



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [KEYCORP](#)

**City/State** [CLEVELAND, OH](#)

## Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [187,198,237](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[KEYCORP](#)  
[127 PUBLIC SQUARE](#)  
[CLEVELAND, OH 441141306](#)

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## Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	177,525,275			159,833,985			162,097,121			144,193,037			138,685,567																	
Net income (\$000) .....	1,996,150			760,934			1,343,978			1,716,897			1,865,383																	
Number of BHCs in peer group .....	132			130			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	2.30	2.65	23	2.52	2.80	26	2.51	2.77	25	2.73	3.01	29	2.84	3.08	28															
+ Non-interest income .....	1.71	1.09	81	1.54	1.21	70	1.63	1.21	73	1.69	1.32	75	1.79	1.31	74															
- Overhead expense .....	2.45	2.21	69	2.48	2.59	58	2.53	2.57	60	2.71	2.69	58	2.86	2.71	66															
- Provision for credit losses .....	-0.32	-0.12	14	0.83	0.66	73	0.63	0.51	68	0.31	0.15	84	0.17	0.14	70															
+ Securities gains (losses) .....	0	0.01	45	0	0.03	47	0	0.02	45	0.01	0.01	76	0	0	50															
+ Other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent) .....	1.88	1.76	63	0.74	0.91	34	0.98	1.04	41	1.42	1.56	36	1.61	1.57	49															
Net operating income .....	1.49	1.34	69	0.63	0.70	38	0.82	0.81	44	1.18	1.19	43	1.34	1.24	61															
Net income .....	1.50	1.34	70	0.63	0.71	38	0.83	0.82	44	1.19	1.19	45	1.35	1.24	60															
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.17				1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	2.67	3.12	18	3.24	3.64	23	3.15	3.55	24	4.01	4.41	25	3.89	4.24	26															
Interest expense .....	0.18	0.26	39	0.51	0.58	48	0.44	0.52	45	1.01	1.08	46	0.77	0.86	44															
Net interest income (tax equivalent) .....	2.49	2.85	21	2.73	3.05	26	2.72	3.01	25	3	3.33	28	3.12	3.38	28															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.22	0.12	74	0.39	0.28	72	0.42	0.27	77	0.46	0.21	86	0.27	0.22	72															
Earnings coverage of net loan and lease losses (X) .....	12.68	26.30	39	5.83	20.97	32	5.68	22.91	25	5.70	24.40	23	10.02	21.75	36															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.12	1.32	33	1.71	1.58	69	1.63	1.58	62	0.95	0.83	65	0.99	0.90	64															
Allowance for loan and lease losses / Total loans and leases .....	1.10	1.30	33	1.68	1.55	69	1.61	1.55	62	0.94	0.81	63	0.98	0.89	63															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.61	0.58	57	0.95	0.71	74	0.90	0.71	72	0.78	0.57	73	0.69	0.61	64															
30–89 days past due loans and leases / Total loans and leases .....	0.17	0.29	36	0.33	0.37	57	0.25	0.39	37	0.43	0.43	60	0.38	0.44	46															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-5.14	-3.31	44	-5.34	6.19	18	-3.84	3.20	32	8.83	14.45	34	10.93	16.62	31															
Net short-term noncore funding dependence .....	-10.59	-9.17	36	-12.24	-2.71	19	-10.85	-4.76	24	1.95	3.38	37	1.94	4.66	26															
Net loans and leases / Total assets .....	53.37	58.81	33	60.57	63	33	59.41	61.58	37	65.90	63.77	42	64.95	63.98	37															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	8.41	9.07	31	8.72	9.05	46	8.94	9.13	45	9.88	9.76	60	9.89	9.71	59															
Holding company equity capital / Total assets .....	9.35	10.79	27	10.34	11.12	38	10.49	11.16	40	11.70	12.43	42	11.14	12.22	37															
Total equity capital (including minority interest) / Total assets .....	9.35	10.91	24	10.34	11.24	37	10.49	11.29	38	11.70	12.57	39	11.14	12.27	36															
Common equity tier 1 capital / Total risk-weighted assets .....	9.56	12.64	4	9.47	12.26	7	9.73	12.38	8	9.44	12.17	8	9.93	12.12	13															
Net loans and leases / Equity capital (X) .....	5.71	5.47	58	5.86	5.73	54	5.66	5.58	54	5.63	5.21	63	5.83	5.29	62															
Cash dividends / Net income .....	30.77	27.22	57	81.70	49.74	84	61.69	42.30	78	46.83	33.12	78	35.13	27.31	68															
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02			17.36																
<b>Growth Rates</b>																														
Assets .....	9.25	9.51	51	16.31	16.67	58	17.72	16.68	57	3.95	9.26	36	1.43	7	21															
Equity capital .....	-1.20	7.52	6	3.55	6.54	42	5.54	6.99	48	9.25	10.49	60	3.81	7.89	42															
Net loans and leases .....	-3.73	-0.66	42	9.97	12.75	48	6.13	9.07	45	5.48	9.10	47	3.34	7.89	29															
Noncore funding .....	2.96	-21.64	82	-23.42	-6.57	29	-4.60	-12.18	60	-17.70	6.59	17	-1.33	10.67	28															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.55	39	5.70	0.92	87	5.58	0.77	89	5.86	1.02	87	0	1.14	37															
Long-term debt / Equity capital .....	17.97	10.65	78	18.66	13.73	73	18.19	13.56	75	20.17	13.04	74	25.19	13.37	76															
Equity investment in subsidiaries / Equity capital .....	104.60	103.15	62	104.58	103.27	62	104.06	102.81	60	105.40	103.22	65	106.15	103.10	68															
Cash from ops + noncash items + op expense / Op expense + dividends .....	225.88	155.61	75	142.98	142.45	63	135.06	147.24	53	150.90	190.27	39	215.12	174.91	71															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,610,207	2,888,393	3,802,790	4,173,449	3,928,464	-9.63	45.33
Income from lease financing receivables.....	83,440	102,173	132,240	156,039	160,800	-18.33	-17.82
Fully taxable income on loans and leases.....	2,618,356	2,908,340	3,826,893	4,212,743	3,974,739	-9.97	41.24
Tax-exempt income on loans and leases.....	75,291	82,226	108,137	116,745	114,525	-8.43	72.27
Estimated tax benefit on income on loans and leases.....	21,671	22,299	29,051	31,960	31,377	-2.82	-10.40
Income on loans and leases (tax equivalent).....	2,715,318	3,012,865	3,964,081	4,361,448	4,120,641	-9.88	41.29
Investment interest income (tax equivalent).....	531,256	537,386	707,862	799,130	692,778	-1.14	68.88
Interest on balances due from depository institutions.....	19,930	12,159	16,901	59,539	45,496	63.91	17.21
Interest income on other earning assets.....	19,345	18,932	24,886	45,819	49,634	2.18	-30.35
Total interest income (tax equivalent).....	3,285,849	3,581,342	4,713,730	5,265,936	4,908,549	-8.25	44.05
Interest on time deposits of \$250K or more .....	2,171	10,540	11,875	39,952	35,610	-79.40	
Interest on time deposits < \$250K.....	18,970	112,611	126,707	243,340	170,833	-83.15	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	31,355	195,902	208,796	569,874	310,964	-83.99	-45.70
Interest on other borrowings and trading liabilities.....	124,766	197,569	243,579	415,550	402,700	-36.85	-1.28
Interest on subordinated debt and mandatory convertible securities .....	49,167	44,805	60,079	56,687	48,813	9.74	37.05
Total interest expense.....	226,429	561,427	651,036	1,325,403	968,920	-59.67	-18.09
Net interest income (tax equivalent).....	3,059,420	3,019,915	4,062,694	3,940,533	3,939,629	1.31	52.61
Non-interest income.....	2,271,880	1,845,329	2,642,780	2,435,426	2,488,793	23.12	56.55
Adjusted operating income (tax equivalent) .....	5,331,300	4,865,244	6,705,474	6,375,959	6,428,422	9.58	54.27
Overhead expense.....	3,262,248	2,977,032	4,102,074	3,900,483	3,972,823	9.58	29.18
Provision for credit losses.....	-421,739	1,000,399	1,021,324	441,227	240,154		
Securities gains (losses) .....	353	4,122	4,122	20,020	0	-91.44	
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	2,508,536	889,489	1,585,812	2,053,531	2,233,892	182.02	247.47
Applicable income taxes .....	501,394	113,127	226,908	313,946	343,644	343.21	254.68
Tax equivalent adjustments .....	21,671	22,331	29,089	32,020	31,464	-2.96	-11.10
Applicable income taxes (tax equivalent).....	523,065	135,458	255,997	345,966	375,108	286.15	215.58
Minority interest .....	0	0	0	0	39		
Net income before discontinued operations, net of minority interest .....	1,985,471	754,031	1,329,815	1,707,565	1,858,745	163.31	256.82
Discontinued operations, net of applicable income taxes.....	10,679	6,903	14,163	9,332	6,638	54.70	102.37
Net income attributable to holding company.....	1,996,150	760,934	1,343,978	1,716,897	1,865,383	162.33	255.37
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	1,996,150	760,934	1,343,978	1,716,897	1,865,422	162.33	255.52
Investment securities income (tax equivalent).....	531,256	537,386	707,862	799,130	692,778	-1.14	68.88
US Treasury and agency securities (excluding mortgage-backed securities) .....	10,426	5,595	7,259	4,985	2,688	86.34	1976.89
Mortgage-backed securities .....	517,013	530,883	699,655	793,318	689,142	-2.61	65.34
All other securities .....	3,817	908	948	827	948	320.50	174.01
Cash dividends declared.....	614,234	621,685	829,053	804,010	655,331	-1.20	175.09
Common .....	534,584	542,035	722,853	707,232	589,451	-1.37	158.97
Preferred.....	79,650	79,650	106,200	96,778	65,880	0.00	372.48

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.47	2.90	18	2.99	3.35	22	2.91	3.27	20	3.65	4	24	3.54	3.87	25
Less: Interest expense .....	0.17	0.24	40	0.47	0.54	48	0.40	0.48	45	0.92	0.98	46	0.70	0.79	44
Equals: Net interest income (tax equivalent) .....	2.30	2.65	23	2.52	2.80	26	2.51	2.77	25	2.73	3.01	29	2.84	3.08	28
Plus: Non-interest income .....	1.71	1.09	81	1.54	1.21	70	1.63	1.21	73	1.69	1.32	75	1.79	1.31	74
Equals: adjusted operating income (tax equivalent) .....	4	3.80	67	4.06	4.06	54	4.14	4.04	61	4.42	4.41	54	4.64	4.46	62
Less: Overhead expense .....	2.45	2.21	69	2.48	2.59	58	2.53	2.57	60	2.71	2.69	58	2.86	2.71	66
Less: Provision for credit losses .....	-0.32	-0.12	14	0.83	0.66	73	0.63	0.51	68	0.31	0.15	84	0.17	0.14	70
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	46	0	0.03	47	0	0.02	45	0.01	0.01	76	0	0	50
Plus: other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.88	1.76	63	0.74	0.91	34	0.98	1.04	41	1.42	1.56	36	1.61	1.57	49
Less: Applicable income taxes (tax equivalent) .....	0.39	0.41	46	0.11	0.21	25	0.16	0.23	28	0.24	0.36	20	0.27	0.33	29
Less: Minority interest .....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	70
Equals: Net operating income .....	1.49	1.34	69	0.63	0.70	38	0.82	0.81	44	1.18	1.19	43	1.34	1.24	61
Plus: Net extraordinary items .....	0.01	0	98	0.01	0	97	0.01	0	97	0.01	0	99	0	0	97
Equals: Net income .....	1.50	1.34	70	0.63	0.71	38	0.83	0.82	44	1.19	1.19	45	1.35	1.24	60
Memo: Net income (last four quarters) .....	1.47	1.30	71	0.79	0.81	43	0.83	0.82	44	1.19	1.19	45	1.35	1.24	60
Net income—BHC and noncontrolling (minority) interest .....	1.50	1.35	70	0.63	0.72	38	0.83	0.83	44	1.19	1.20	45	1.35	1.25	59
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.43	93.09	39	92.18	92.11	51	92.29	92.32	50	91.04	91.05	50	91.07	91.48	46
Average interest-bearing funds / Average assets .....	61.36	61.98	54	65.02	64.67	53	64.37	64.06	55	66.19	65.57	50	64.39	65.56	44
Interest income (tax equivalent) / Average earning assets .....	2.67	3.12	18	3.24	3.64	23	3.15	3.55	24	4.01	4.41	25	3.89	4.24	26
Interest expense / Average earning assets .....	0.18	0.26	39	0.51	0.58	48	0.44	0.52	45	1.01	1.08	46	0.77	0.86	44
Net interest income (tax equivalent) / Average earning assets .....	2.49	2.85	21	2.73	3.05	26	2.72	3.01	25	3	3.33	28	3.12	3.38	28
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.52	4.07	20	3.79	4.35	16	3.76	4.27	20	4.65	5.09	24	4.53	4.95	22
Interest-bearing bank balances .....	0.15	0.13	81	0.20	0.36	19	0.18	0.27	21	2.84	2.04	86	1.86	1.64	69
Federal funds sold and reverse repos .....	0.24	0.25	61	0.14	0.75	19	0.13	0.68	21	2.23	2.44	46	1.82	2.17	29
Trading assets .....	0.68	0.45	70	0.87	0.65	68	0.83	0.60	70	1.96	0.99	72	1.96	1.11	70
Total earning assets .....	2.65	3.09	21	3.22	3.61	25	3.13	3.51	24	3.99	4.36	26	3.86	4.20	26
Investment securities (tax equivalent) .....	1.77	1.77	51	2.23	2.36	36	2.15	2.25	40	2.48	2.76	27	2.27	2.68	16
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.22	1.23	7	0.24	1.85	2	0.28	1.75	3	1.73	2.32	14	1.79	2.05	30
Mortgage-backed securities .....	1.90	1.55	84	2.42	2.17	74	2.31	2.05	74	2.49	2.61	31	2.25	2.50	17
All other securities .....	0.52	2.85	1	3.03	3.28	44	2.35	3.24	18	2.16	4.06	6	2.48	4.20	10
Interest-bearing deposits .....	0.07	0.22	15	0.48	0.60	40	0.39	0.53	36	1.05	1.10	48	0.70	0.81	44
Time deposits of \$250K or more .....	0.36	0.70	16	0.76	1.53	5	0.71	1.42	6	1.32	1.96	9	1.34	1.44	37
Time deposits < \$250K .....	0.61	0.67	48	2.02	1.47	92	1.84	1.36	88	2.44	1.82	90	1.71	1.29	75
Other domestic deposits .....	0.05	0.16	13	0.33	0.41	43	0.26	0.36	39	0.84	0.93	44	0.50	0.67	38
Foreign deposits .....		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.03	0.18	15	0.95	0.71	76	0.88	0.62	78	0.66	1.86	21	1.13	1.51	37
Other borrowed funds and trading liabilities .....	1.28	1.29	51	1.75	1.54	62	1.69	1.50	61	2.97	2.38	82	2.76	2.28	81
All interest-bearing funds .....	0.28	0.38	33	0.72	0.82	46	0.62	0.74	41	1.39	1.49	46	1.09	1.19	47

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	2,271,880	1,845,329	2,642,780	2,435,426	2,488,793
Fiduciary activities income .....	209,472	190,763	254,769	237,419	233,390
Service charges on deposit accounts - domestic .....	247,104	229,137	310,803	337,206	348,917
Trading revenue.....	62,474	-20,475	23,435	37,915	51,425
Investment banking fees and commissions.....	485,957	362,847	549,520	492,877	496,500
Insurance activities revenue.....	7,918	7,647	10,069	9,082	30,949
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	151,720	64,986	105,331	101,468	90,419
Net securitization income .....	0	2,688	2,688	4,730	0
Net gains (losses) on sales of loans, OREO, other assets.....	258,582	292,410	387,653	243,918	202,335
Other non-interest income.....	848,653	715,326	998,512	970,811	1,034,858
Total overhead expenses .....	3,262,248	2,977,032	4,102,074	3,900,483	3,972,823
Personnel expense.....	1,886,804	1,674,646	2,336,052	2,249,595	2,312,926
Net occupancy expense.....	299,508	296,738	397,052	394,757	415,248
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	43,875	50,286	65,083	88,806	99,564
Other operating expenses.....	1,032,061	955,362	1,303,887	1,167,325	1,145,085
Fee income on mutual funds and annuities.....	96,032	84,573	114,591	113,476	115,390
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	17,739	18,026	18,387	17,633	18,405
Average personnel expense per employee.....	106.36	92.90	127.05	127.58	125.67
Average assets per employee.....	10,007.63	8,866.86	8,815.85	8,177.45	7,535.21

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	4.23	2.14	78	4.58	2.09	81	4.34	2.02	80	4.66	2.72	74	4.64	3.08
Overhead expenses / Net Interest Income + non-interest income .....	61.44	58.85	60	61.47	62.06	53	61.44	62.28	48	61.48	61.29	55	62.10	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.45	2.21	69	2.48	2.59	58	2.53	2.57	60	2.71	2.69	58	2.86	2.71
Personnel expense.....	1.42	1.23	71	1.40	1.30	60	1.44	1.30	65	1.56	1.41	64	1.67	1.44
Net occupancy expense.....	0.22	0.24	46	0.25	0.26	47	0.24	0.26	43	0.27	0.28	50	0.30	0.28
Other operating expenses.....	0.81	0.72	72	0.84	0.95	58	0.84	0.94	59	0.87	0.97	51	0.90	0.97
Overhead less non-interest income .....	0.74	1.08	18	0.94	1.27	25	0.90	1.25	22	1.02	1.32	26	1.07	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	61.19	58.34	62	61.19	61.60	54	61.18	61.82	52	61.17	60.64	56	61.80	60.37
Personnel expense.....	35.39	32.89	65	34.42	32.31	63	34.84	32.36	62	35.28	32.39	66	35.98	32.51
Net occupancy expense.....	5.62	6.26	37	6.10	6.55	41	5.92	6.58	38	6.19	6.52	42	6.46	6.48
Other operating expenses.....	20.18	18.68	62	20.67	22.16	56	20.42	22.28	54	19.70	21.20	50	19.36	20.90
Total non-interest income .....	42.61	28.20	84	37.93	28.52	74	39.41	28.83	76	38.20	29.23	75	38.72	28.50
Fiduciary activities income .....	3.93	2.27	74	3.92	2.06	76	3.80	2.09	75	3.72	1.97	76	3.63	2.14
Service charges on domestic deposit accounts .....	4.63	3.25	75	4.71	3.23	77	4.64	3.27	78	5.29	3.88	68	5.43	4.15
Trading revenue.....	1.17	0.68	81	-0.42	1.37	3	0.35	1.28	54	0.59	1.18	56	0.80	0.85
Investment banking fees and commissions.....	9.12	2.46	89	7.46	2.59	87	8.20	2.46	88	7.73	3.54	80	7.72	3.42
Insurance activities revenue.....	0.15	0.38	61	0.16	0.41	62	0.15	0.41	62	0.14	0.47	57	0.48	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees .....	2.85	0.56	91	1.34	-0.04	89	1.57	0.01	92	1.59	0.28	92	1.41	0.65
Net securitization income .....	0	0.01	43	0.06	0	91	0.04	0	92	0.07	0.01	91	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	4.85	3.64	71	6.01	3.74	74	5.78	3.92	72	3.83	1.86	81	3.15	1.61
Other non-interest income.....	15.92	9.39	84	14.70	9.49	81	14.89	9.65	80	15.23	10.04	80	16.10	9.86
Overhead less non-interest income .....	18.58	29.67	18	23.26	31.97	24	21.76	31.93	20	22.98	31.06	24	23.09	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.99	21.49	32	12.72	18.64	14	14.31	18.63	20	15.29	20.56	13	15.38	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	20.85	23.11	17	15.23	22.16	11	16.14	21.18	15	16.85	23.23	8	16.79	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	40,428,335	34,527,455	34,609,233	33,258,223	33,564,198	17.09	9.49	
Commercial and industrial loans .....	38,155,678	44,422,137	42,458,187	37,877,346	35,782,658	-14.11	23.80	
Loans to individuals .....	6,931,446	11,208,375	11,314,116	10,234,895	7,660,261	-38.16	-7.63	
Loans to depository institutions and acceptances of other banks .....	27,973	32,040	14,874	75,689	141,453	-12.69	-5.42	
Agricultural loans .....	498,246	578,027	466,278	628,519	709,116	-13.80	-26.04	
Other loans and leases .....	14,974,984	14,780,015	14,615,788	14,770,609	13,995,307	1.32	20.81	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	101,016,662	105,548,049	103,478,476	96,845,281	91,852,993	-4.29	14.34	
Less: Allowance for loan and lease losses .....	1,112,458	1,771,979	1,662,780	909,944	897,532	-37.22	25.96	
Net loans and leases .....	99,904,204	103,776,070	101,815,696	95,935,337	90,955,461	-3.73	14.22	
Debt securities that reprice or mature in over 1 year .....	47,887,112	29,539,057	32,652,029	30,075,243	29,116,707	62.11	68.18	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Subtotal .....	147,791,316	133,315,127	134,467,725	126,010,580	120,072,168	10.86	27.47	
Interest-bearing bank balances .....	18,827,475	12,878,689	15,689,427	1,206,588	2,261,852	46.19	489.67	
Federal funds sold and reverse repos .....	510,796	7,035	505,775	5,481	14,837	7160.78	4101.32	
Debt securities that reprice or mature within 1 year .....	1,129,572	6,740,371	2,499,433	1,834,412	1,830,081	-83.24	6.74	
Trading assets .....	3,370,965	2,574,203	2,410,788	1,754,688	1,311,188	30.95	73.91	
Total earning assets .....	171,630,124	155,515,425	155,573,148	130,811,749	125,490,126	10.36	40.51	
Non-interest-bearing cash and due from depository institutions .....	1,132,355	1,239,786	1,102,746	812,789	1,054,105	-8.67	38.89	
Premises, fixed assets, and leases .....	1,288,653	1,375,425	1,397,337	1,482,489	881,757	-6.31	26.01	
Other real estate owned .....	24,635	114,331	109,394	45,167	44,171	-78.45	-33.70	
Investment in unconsolidated subsidiaries .....	17,291	17,289	17,487	17,486	17,393	0.01	-34.60	
Intangible and other assets .....	13,105,179	13,080,178	13,171,118	12,399,952	12,550,238	0.19	7.57	
Total assets .....	187,198,237	171,342,434	171,371,230	145,569,632	140,037,790	9.25	37.41	
Quarterly average assets .....	181,728,165	168,710,652	168,886,528	146,395,946	141,075,252	7.72	45.41	
Average loans and leases (YTD) .....	102,742,244	105,898,117	105,436,958	93,867,868	91,019,261	-2.98	49.01	
<b>Memoranda</b>								
Loans held-for-sale .....	1,804,628	1,723,785	1,582,634	1,334,052	1,227,043	4.69	58.66	
Loans not held-for-sale .....	99,212,034	103,824,264	101,895,842	95,511,229	90,625,950	-4.44	13.76	
Real estate loans secured by 1–4 family .....	23,188,269	18,490,212	18,921,590	17,436,457	16,719,893	25.41	25.51	
Commercial real estate loans .....	17,166,275	15,937,492	15,590,438	15,704,741	16,709,770	7.71	-6.20	
Construction and land development .....	2,120,782	1,949,026	1,988,000	1,559,806	1,668,558	8.81	-12.72	
Multifamily .....	5,106,805	4,281,292	4,123,093	4,214,718	4,837,056	19.28	32.24	
Nonfarm nonresidential .....	9,938,688	9,707,174	9,479,345	9,930,217	10,204,156	2.38	-17.24	
Real estate loans secured by farmland .....	73,791	99,751	97,205	117,025	134,535	-26.02	-50.52	
Total investment securities .....	49,016,684	36,279,428	35,151,462	31,909,655	30,946,788	35.11	65.96	
U.S. Treasury securities .....	8,937,642	5,463,983	1,000,000	293,777	44,427	63.57	19358.42	
US agency securities (excluding mortgage-backed securities) .....	558	620	604	40,648	102,320	-10.00	-99.61	
Municipal securities .....	0	3,247	0	4,070	6,393	-100.00	-100.00	
Mortgage-backed securities .....	37,204,656	30,763,359	34,105,021	31,534,082	30,761,385	20.94	27.01	
Asset-backed securities .....	2,837,128	21,619	19,271	11,515	0	13023.31		
Other debt securities .....	36,700	26,600	26,566	25,563	32,263	37.97	-6.23	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Available-for-sale securities .....	40,593,675	27,895,147	27,556,113	21,842,433	19,427,601	45.52	97.63	
U.S. Treasury securities .....	8,937,642	5,463,983	1,000,000	293,777	44,427	63.57	19358.42	
US agency securities (excluding mortgage-backed securities) .....	558	620	604	40,648	102,320	-10.00	-99.61	
Municipal securities .....	0	3,247	0	4,070	6,393	-100.00	-100.00	
Mortgage-backed securities .....	31,633,780	22,415,773	26,543,985	21,493,562	19,254,086	41.12	55.69	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	21,695	11,524	11,524	10,376	20,375	88.26	19.86	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	239,196	457,352	427,517	48,931	-397,578	-47.70	350.80	
Available-for-sale securities appreciation (depreciation) .....	-66,452	840,842	746,127	150,927	-488,053			
Structured notes, fair value .....	5	76	42	187	388	-93.42	-99.52	
Pledged securities .....	14,709,785	12,509,754	13,621,702	7,967,034	9,002,645	17.59	64.43	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,959,901	6,108,680	7,959,461	2,887,360	2,153,820	13.93	275.34
NOW, ATS and transaction accounts .....	2,979,983	3,515,134	3,873,754	2,796,171	983,355	-15.22	109.42
Time deposits less brokered deposits < \$250K .....	2,623,333	4,995,369	4,007,349	8,236,377	8,397,613	-47.48	
MMDA and other savings accounts .....	137,988,379	120,412,769	117,733,109	94,558,039	91,022,690	14.60	52.36
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	150,551,596	135,031,952	133,573,673	108,477,947	102,557,478	11.49	53.14
Time deposits of \$250K or more .....	641,387	1,126,635	970,879	2,607,575	2,936,613	-43.07	
Foreign deposits .....	3	12	0	107	483	-75.00	-99.09
Federal funds purchased and repos .....	228,327	213,033	219,739	386,588	318,446	7.18	-62.10
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	3,119,833	1,529,858	2,275,740	2,009,923	2,260,755	103.93	283.46
Other borrowings w/remaining maturity over 1 year .....	7,974,043	9,003,562	9,300,330	8,372,903	9,805,371	-11.43	-17.74
Brokered deposits < \$250K .....	908,295	628,953	762,452	804,121	1,909,751	44.41	
Noncore funding .....	12,871,888	12,502,053	13,529,140	14,181,217	17,231,419	2.96	-24.46
Trading liabilities .....	1,015,794	984,118	912,301	899,506	938,620	3.22	-39.07
Subordinated notes and debentures + trust preferred securities .....	2,071,144	2,151,513	2,132,998	2,065,686	1,666,221	-3.74	-2.07
Other liabilities .....	3,177,574	2,950,446	3,241,553	2,907,158	2,047,670	7.70	51.10
Total liabilities .....	169,687,996	153,620,082	153,389,665	128,531,514	124,441,408	10.46	39.97
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	1,855,994	1,855,994	1,855,994	1,855,994	1,420,800	0.00	61.34
Common stock .....	1,256,702	1,256,702	1,256,702	1,256,702	1,256,702	0.00	0.00
Common surplus .....	6,186,327	6,307,373	6,325,588	6,338,803	6,360,221	-1.92	-2.94
Retained earnings .....	14,132,687	12,375,096	12,750,771	12,468,977	11,556,090	14.20	52.61
Accumulated other comprehensive income .....	-45,372	866,886	737,989	26,262	-818,328		
Other equity capital components .....	-5,876,343	-4,939,859	-4,945,637	-4,908,806	-4,180,691		
Total holding company equity capital .....	17,509,995	17,722,192	17,981,407	17,037,932	15,594,794	-1.20	16.76
Noncontrolling (minority) interest in subsidiaries .....	246	160	158	186	1,588	53.75	-88.78
Total equity capital, including minority interest .....	17,510,241	17,722,352	17,981,565	17,038,118	15,596,382	-1.20	16.75
Total liabilities and capital .....	187,198,237	171,342,434	171,371,230	145,569,632	140,037,790	9.25	37.41
<b>Memoranda</b>							
Non-interest-bearing deposits .....	53,455,189	43,660,922	43,226,321	28,877,565	29,390,910	22.43	66.64
Interest-bearing deposits .....	98,646,092	93,126,630	92,080,683	83,012,185	78,013,415	5.93	36.71
Total deposits .....	152,101,281	136,787,552	135,307,004	111,889,750	107,404,325	11.20	45.92
Long-term debt that reprices within 1 year .....	750,564	651,007	750,734	650,656	251,032	15.29	198.79
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	17,981,407	17,037,932	17,037,932	15,594,794	15,022,570		
Accounting restatements .....	0	-233,131	-233,131	0	-1,974		
Net income .....	1,996,150	760,934	1,343,978	1,716,897	1,865,383		
Net sale of new perpetual preferred stock .....	0	0	0	435,194	412,173		
Net sale of new common stock .....	74,211	54,448	84,193	85,081	75,738		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	1,027,178	116,930	134,239	834,614	1,098,162		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	614,234	621,685	829,053	804,010	655,331		
Change in other comprehensive income .....	-783,361	840,624	711,727	844,590	-25,603		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	-117,000	0	0	0	0		
Holding company equity capital, ending balance .....	17,509,995	17,722,192	17,981,407	17,037,932	15,594,794		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	21.60	36.06	21	20.15	36.66	19	20.20	36.22	20	22.85	37.78	24	23.97	37.19	24
Commercial and industrial loans .....	20.38	11.11	90	25.93	14.40	93	24.78	13.52	93	26.02	12.02	94	25.55	12.85	91
Loans to individuals .....	3.70	3.60	66	6.54	3.57	77	6.60	3.40	78	7.03	4.20	73	5.47	4.31	65
Loans to depository institutions and acceptances of other banks .....	0.01	0.02	84	0.02	0.03	82	0.01	0.03	78	0.05	0.04	81	0.10	0.05	86
Agricultural loans.....	0.27	0.21	71	0.34	0.20	74	0.27	0.19	74	0.43	0.24	78	0.51	0.30	78
Other loans and leases.....	8	4.26	78	8.63	4.66	78	8.53	4.63	79	10.15	5.01	86	9.99	5	85
Net loans and leases.....	53.37	58.81	33	60.57	63	33	59.41	61.58	37	65.90	63.77	42	64.95	63.98	37
Debt securities over 1 year.....	25.58	18.32	72	17.24	14.80	66	19.05	15.55	68	20.66	14.60	83	20.79	14.63	80
Mutual funds and equity securities .....	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal .....	78.95	78.17	42	77.81	79.07	28	78.47	78.16	36	86.56	79.65	71	85.74	79.97	59
Interest-bearing bank balances .....	10.06	9.37	60	7.52	6.40	61	9.16	7.51	64	0.83	3.06	22	1.62	3.04	42
Federal funds sold and reverse repos .....	0.27	0.53	75	0	0.80	64	0.30	0.82	77	0	1.57	59	0.01	1.66	58
Debt securities 1 year or less .....	0.60	1.51	33	3.93	1.85	83	1.46	1.68	54	1.26	1.91	52	1.31	1.96	54
Trading assets .....	1.80	0.58	87	1.50	1.04	81	1.41	1.01	82	1.21	1.19	79	0.94	1.33	78
Total earning assets.....	91.68	91.57	52	90.76	90.87	48	90.78	91.05	45	89.86	89.53	52	89.61	89.74	47
Non-interest cash and due from depository institutions.....	0.60	0.99	20	0.72	1.03	29	0.64	1.07	18	0.56	1.14	13	0.75	1.21	18
Other real estate owned.....	0.01	0.01	65	0.07	0.03	85	0.06	0.02	86	0.03	0.03	61	0.03	0.04	57
All other assets.....	7.71	7.39	57	8.51	8.03	58	8.58	7.82	61	9.58	9.27	56	9.64	8.98	59
<b>Memoranda</b>															
Short-term investments .....	10.93	12.31	51	11.45	10.21	69	10.91	11.17	55	2.09	7.63	26	2.93	7.80	39
U.S. Treasury securities.....	4.77	1.18	87	3.19	0.91	84	0.58	0.84	69	0.20	1.03	51	0.03	1.04	42
US agency securities (excluding mortgage-backed securities) .....	0	0.75	22	0	0.59	21	0	0.63	22	0.03	0.54	29	0.07	0.69	31
Municipal securities .....	0	1.70	7	0	1.60	19	0	1.69	8	0	1.34	19	0	1.62	19
Mortgage-backed securities .....	19.87	13.46	78	17.95	11.20	83	19.90	11.75	88	21.66	11.44	92	21.97	11.13	93
Asset-backed securities .....	1.52	0.47	84	0.01	0.31	54	0.01	0.32	54	0.01	0.28	53	0	0.33	25
Other debt securities .....	0.02	0.51	31	0.02	0.40	33	0.02	0.42	34	0.02	0.39	36	0.02	0.41	37
Loans held-for-sale.....	0.96	0.50	78	1.01	0.52	78	0.92	0.52	77	0.92	0.39	81	0.88	0.30	86
Loans held for investment .....	53	58.34	33	60.59	63.22	31	59.46	61.72	36	65.61	63.50	42	64.72	63.93	37
Real estate loans secured by 1–4 family .....	12.39	11.57	57	10.79	12.28	43	11.04	11.91	46	11.98	13.29	44	11.94	13.46	43
Revolving .....	2.36	1.44	72	3.28	1.72	78	3.07	1.66	77	4.39	2.07	85	5.22	2.27	89
Closed-end, secured by first liens .....	9.83	9.73	55	7.18	10.10	37	7.68	9.81	38	7.09	10.69	31	6.14	10.57	27
Closed-end, secured by junior liens .....	0.20	0.19	67	0.34	0.24	77	0.30	0.22	76	0.50	0.28	81	0.58	0.31	81
Commercial real estate loans .....	9.17	22.35	18	9.30	22.30	21	9.10	22.22	20	10.79	22.23	27	11.93	21.58	31
Construction and land development.....	1.13	3.40	23	1.14	3.47	27	1.16	3.40	26	1.07	3.44	27	1.19	3.51	26
Multifamily.....	2.73	3.32	54	2.50	3.10	48	2.41	3.12	45	2.90	3.01	55	3.45	2.72	70
Nonfarm nonresidential .....	5.31	14.65	17	5.67	14.72	22	5.53	14.72	21	6.82	14.69	26	7.29	14.44	29
Real estate loans secured by farmland.....	0.04	0.35	41	0.06	0.33	45	0.06	0.33	44	0.08	0.36	50	0.10	0.41	54

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	40.02	60.51	20	32.71	56.15	15	33.45	57.15	15	34.34	57.46	18	36.54	56.49	20
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	40.02	60.51	20	32.71	56.15	15	33.45	57.15	15	34.34	57.46	18	36.54	56.49	20
Real estate loans secured by 1–4 family.....	22.95	20	60	17.52	19.51	40	18.29	19.43	44	18	20.75	38	18.20	21.10	36
Revolving .....	4.37	2.47	78	5.32	2.66	85	5.08	2.64	83	6.60	3.15	88	7.95	3.50	91
Closed-end.....	18.58	17.35	57	12.20	16.64	32	13.21	16.59	34	11.41	17.39	30	10.25	17.39	24
Commercial real estate loans .....	16.99	37.13	20	15.10	33.63	20	15.07	34.63	20	16.22	33.52	23	18.19	32.14	28
Construction and land development.....	2.10	5.69	22	1.85	5.18	25	1.92	5.26	21	1.61	5.09	21	1.82	5.20	24
1–4 family.....	0	1.19	8	0	0.94	11	0	0.93	10	0	0.94	15	0	1.02	15
Other .....	2.10	4.46	27	1.85	4.09	29	1.92	4.19	27	1.61	4.02	23	1.81	4.05	27
Multifamily.....	5.06	5.41	58	4.06	4.78	51	3.98	4.96	48	4.35	4.69	53	5.27	4.10	71
Nonfarm nonresidential .....	9.84	24.45	18	9.20	22.19	20	9.16	22.93	19	10.25	22.15	25	11.11	21.40	27
Owner-occupied.....	2.93	8.31	19	2.63	7.46	20	2.67	7.68	20	2.94	7.72	24	3.18	8.03	27
Other.....	6.91	15.83	20	6.56	14.52	21	6.49	14.95	21	7.31	14.34	24	7.93	13.38	29
Real estate loans secured by farmland.....	0.07	0.61	41	0.09	0.52	45	0.09	0.54	44	0.12	0.55	50	0.15	0.63	54
Loans to depository institutions and acceptances of other banks.....	0.03	0.03	82	0.03	0.06	78	0.01	0.06	76	0.08	0.11	80	0.15	0.12	84
Commercial and industrial loans .....	37.77	19.45	91	42.09	22.98	93	41.03	22.17	93	39.11	19.53	89	38.96	20.32	88
Loans to individuals .....	6.86	6.58	65	10.62	6.23	75	10.93	6.13	75	10.57	7.13	69	8.34	7.36	67
Credit card loans .....	0.92	0.51	80	0.92	0.63	78	0.96	0.65	78	1.17	0.81	76	1.25	1.02	78
Agricultural loans.....	0.49	0.38	72	0.55	0.31	74	0.45	0.32	73	0.65	0.37	77	0.77	0.46	78
Other loans and leases.....	14.82	8.42	75	14	9.11	72	14.12	9.09	71	15.25	9.85	75	15.24	9.66	77
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	253.16	383.43	24	217.23	387.92	20	213.70	381.27	20	219.93	391.26	25	229.74	379.80	26
Real estate loans secured by 1–4 family.....	145.20	124.74	64	116.33	130.23	45	116.83	125.03	46	115.30	138.18	43	114.44	137.84	40
Revolving .....	27.65	15.53	76	35.32	18.32	76	32.46	17.42	75	42.25	21.26	80	50	23.33	85
Closed-end.....	117.55	107.54	58	81.01	110.40	37	84.37	106.14	38	73.06	115.20	31	64.44	112.79	28
Commercial real estate loans .....	107.49	238.58	20	100.27	237.16	23	96.26	234.65	21	103.85	229.44	26	114.37	219.72	30
Construction and land development.....	13.28	36.07	24	12.26	36.48	28	12.27	35.62	27	10.31	34.95	25	11.42	35.36	26
1–4 family.....	0	7.44	7	0	6.64	11	0	6.34	10	0.01	6.61	14	0.03	7.04	15
Other .....	13.28	28.34	28	12.26	28.60	31	12.27	28.16	30	10.30	27.32	29	11.39	27.26	31
Multifamily.....	31.98	35.29	60	26.94	32.93	49	25.46	32.74	45	27.87	31.04	51	33.11	27.85	70
Nonfarm nonresidential .....	62.23	156.30	18	61.07	156.60	22	58.53	155.06	21	65.67	152.10	25	69.85	147.22	27
Owner-occupied.....	18.55	52.63	20	17.49	52.43	22	17.07	52.37	21	18.84	53.07	25	20	54.89	25
Other .....	43.69	100.99	23	43.58	101.87	26	41.46	100.54	24	46.83	97.41	29	49.85	91.80	35
Real estate loans secured by farmland.....	0.46	3.67	39	0.63	3.43	43	0.60	3.44	44	0.77	3.60	47	0.92	4.02	50
Loans to depository institutions and acceptances of other banks.....	0.18	0.20	83	0.20	0.31	82	0.09	0.28	77	0.50	0.44	80	0.97	0.54	86
Commercial and industrial loans .....	238.93	116.17	93	279.48	150.16	93	262.16	139.91	93	250.48	122.02	95	244.92	128.82	88
Loans to individuals .....	43.40	36.56	68	70.52	36.83	76	69.86	37.47	77	67.68	43.51	68	52.43	42.67	64
Credit card loans .....	5.81	2.58	81	6.10	3.28	80	6.11	3.30	79	7.47	4.34	79	7.83	5.31	77
Agricultural loans.....	3.12	2.03	74	3.64	1.99	76	2.88	1.88	74	4.16	2.18	79	4.85	2.72	79
Other loans and leases.....	93.77	47.63	79	92.99	49.92	77	90.25	49.54	78	97.68	52.44	80	95.79	51.79	82
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	17.95	29.25	22	16.35	26.62	23	16.51	27.32	23	17.41	26.45	30	19.17	24.79	38
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	113.51	187.63	28	108.54	186.45	28	105.51	183.76	28	111.49	178.57	33	120.54	167.93	40
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	132.06	244.92	23	126.04	243.47	23	122.58	240.85	22	130.33	236.10	29	140.54	225.98	34

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	10.93	12.31	51	11.45	10.21	69	10.91	11.17	55	2.09	7.63	26	2.93	7.80	39
Liquid assets .....	37.39	29.12	75	30.89	24.65	73	31.99	26.22	69	24.49	22.44	66	25.39	22.72	71
Investment securities .....	26.18	20.37	66	21.17	17.19	71	20.51	17.85	63	21.92	16.99	76	22.10	17.27	73
Net loans and leases .....	53.37	58.81	33	60.57	63	33	59.41	61.58	37	65.90	63.77	42	64.95	63.98	37
Net loans, leases and standby letters of credit .....	55.22	59.61	37	62.38	63.89	38	61.30	62.48	39	68.17	64.84	49	67.19	65.07	45
Core deposits .....	80.42	75.52	63	78.81	69.20	76	77.94	70.67	63	74.52	63.09	73	73.24	62.13	69
Noncore funding .....	6.88	10.15	47	7.30	15.53	25	7.89	14.13	37	9.74	19.36	26	12.30	21.34	29
Time deposits of \$250K or more .....	0.34	1.67	9	0.66	2.35	16	0.57	2.11	15	1.79	2.94	29	2.10	2.89	41
Foreign deposits .....	0	0.33	78	0	0.36	77	0	0.36	39	0	0.43	76	0	0.47	76
Federal funds purchased and repos .....	0.12	1.19	32	0.12	1.44	28	0.13	1.47	27	0.27	1.94	29	0.23	1.97	26
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	-0.15	0.54	15	0.12	0.59	43	-0.17	0.54	15	0.26	0.48	47	0.22	0.54	38
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	1.67	0.88	72	0.89	1.75	48	1.33	1.24	62	1.38	3.01	33	1.61	3.67	32
Earning assets that reprice within 1 year .....	40.29	38.80	51	44.96	38.76	65	43.57	39.38	57	43.34	39.29	65	45.09	40.29	67
Interest-bearing liabilities that reprice within 1 year .....	1.81	6.64	8	3.18	8.86	13	2.74	8.20	12	6.71	10.19	26	6.22	10.01	31
Long-term debt that reprices within 1 year .....	0.40	0.27	78	0.38	0.52	68	0.44	0.47	74	0.45	0.96	61	0.18	1.34	53
Net assets that reprice within 1 year .....	38.08	30.83	64	41.40	27.76	83	40.39	29.11	76	36.18	26.63	76	38.69	27.38	77
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-5.14	-3.31	44	-5.34	6.19	18	-3.84	3.20	32	8.83	14.45	34	10.93	16.62	31
Net short-term noncore funding dependence .....	-10.59	-9.17	36	-12.24	-2.71	19	-10.85	-4.76	24	1.95	3.38	37	1.94	4.66	26
Short-term investment / Short-term noncore funding .....	424.87	304.29	72	596.41	149.65	94	457.21	184.19	89	55.31	77.77	52	63.84	66.46	64
Liquid assets - short-term noncore funding / Nonliquid assets .....	55.60	36.72	76	41.92	24.47	80	43.52	28.18	79	27.42	16.97	79	27.87	16.04	80
Net loans and leases / Total deposits .....	65.68	73.05	32	75.87	82.06	33	75.25	79.43	35	85.74	90.31	36	84.69	90.08	32
Net loans and leases / Core deposits .....	66.36	78.83	27	76.85	92.26	23	76.22	88.34	25	88.44	103.93	28	88.69	105	23
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	1.58	0.50	84	3.15	1.73	74	2.87	1.57	75	0.34	0.72	44	-2.90	-0.82	13
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-0.44	1.06	13	5.79	4.54	72	5.01	4.31	65	1.06	1.36	47	-3.56	-1.98	11
Structured notes appreciation (depreciation) / Tier 1 capital .....	0	0	29	0	0	27	0	0.02	26	0	0	30	0	-0.05	78
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	17.18	13.65	64	23.11	11.41	73	21.61	11.38	72	31.55	12.67	81	37.22	16.19	80
Available-for-sale securities .....	82.82	84.59	35	76.89	86.72	27	78.39	87.23	28	68.45	85.40	18	62.78	81.88	19
U.S. Treasury securities .....	18.23	6.01	85	15.06	5.26	84	2.84	4.72	67	0.92	6.15	48	0.14	6.99	40
US agency securities (excluding mortgage-backed securities) .....	0	4.24	22	0	3.94	20	0	4.01	22	0.13	3.49	28	0.33	4.02	29
Municipal securities .....	0	8.38	7	0.01	9.87	17	0	9.83	7	0.01	7.75	16	0.02	9.16	16
Mortgage-backed securities .....	75.90	66.09	58	84.80	66.61	76	97.02	66.64	94	98.82	67.43	97	99.40	65.45	99
Asset-backed securities .....	5.79	2.45	78	0.06	1.91	52	0.05	1.91	52	0.04	1.66	52	0	2.05	25
Other debt securities .....	0.07	3.01	27	0.07	2.93	30	0.08	3.01	32	0.08	2.94	32	0.10	2.79	34
Mutual funds and equity securities .....	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less .....	2.30	8.18	22	18.58	11.25	80	7.11	10.55	46	5.75	11.86	36	5.91	11.91	38
Debt securities 1 to 5 years .....	27.26	17.39	76	2.07	17.70	14	2.70	17.03	19	0.49	17.94	5	0.55	19.18	4
Debt securities over 5 years .....	70.43	72.07	38	79.35	68.10	62	90.19	69.86	78	93.76	66.02	92	93.54	64.73	91
Pledged securities .....	30.01	33.37	47	34.48	37.16	46	38.75	35.67	52	24.97	30.57	47	29.09	33.30	47
Structured notes, fair value .....	0	0.06	82	0	0.02	85	0	0.02	85	0	0.03	84	0	0.04	83
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	4.29	64.27	23	306.81	124.80	85	513.65	183.32	88	-25.82	26.69	14	-31.45	6.77	11
Investment securities .....	35.11	32.48	57	10.38	20.30	35	10.16	23.62	34	3.11	11.75	36	3.26	9.42	46
Core deposits .....	11.49	16.96	27	25.12	26	55	23.13	26.88	42	5.77	11.23	39	1.83	7.29	31
Noncore funding .....	2.96	-21.64	82	-23.42	-6.57	29	-4.60	-12.18	60	-17.70	6.59	17	-1.33	10.67	28

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			66,865,411	65,539,262	62,125,639
Commit: Secured commercial real estate loans .....	2,786,232	2,333,989	2,364,874	2,961,473	2,691,460
Commit: Unsecured real estate loans .....	3,427,079	2,623,869	2,741,420	2,812,825	2,614,039
Credit card lines (reported semiannually, June/Dec) .....			6,685,165	6,560,357	6,152,201
Securities underwriting .....	0	248,835	0	0	0
Standby letters of credit .....	3,463,067	3,107,201	3,231,232	3,303,167	3,137,382
Commercial and similar letters of credit .....	62,098	46,698	74,109	90,621	85,696
Securities lent .....	122,707	173,971	152,117	518,368	1,359,605
Credit derivatives - notional amount (holding company as guarantor) .....	238,675	379,412	319,780	226,841	114,485
Credit derivatives - notional amount (holding company as beneficiary) .....	100,715	108,000	102,770	175,437	92,111
Credit derivative contracts w/ purchased credit protection-investment grade..	71,000	39,000	44,000	113,000	41,761
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	5,349
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	3,455,391	3,801,209	3,622,284	2,737,895	1,834,465
Written options contracts (interest rate) .....	3,291,102	3,176,701	3,363,281	6,465,878	2,315,879
Purchased options contracts (interest rate) .....	6,374,717	14,314,430	11,779,224	8,219,404	8,241,853
Interest rate swaps .....	98,320,419	91,749,818	98,609,059	93,965,444	80,021,849
Futures and forward foreign exchange .....	6,101,665	4,390,541	4,919,458	4,827,801	5,174,876
Written options contracts (foreign exchange) .....	278,562	297,142	267,315	302,467	478,447
Purchased options contracts (foreign exchange) .....	278,565	297,142	267,315	302,467	478,447
Foreign exchange rate swaps .....	718,937	894,194	930,517	1,139,517	818,837
Commodity and other futures and forward contracts .....	783,862	1,595,831	1,496,596	1,377,684	1,051,984
Written options contracts (commodity and other) .....	2,983,795	1,694,791	2,337,088	1,527,612	1,477,250
Purchased options contracts (commodity and other) .....	2,445,908	1,033,690	1,697,201	566,133	164,567
Commodity and other swaps .....	10,198,271	5,670,102	6,307,586	4,241,920	380,710

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec) .....							39.02	22.01	89	45.02	23.52	91	44.36	24.05	89
Standby letters of credit .....	1.85	0.66	90	1.81	0.72	88	1.89	0.71	88	2.27	0.84	88	2.24	0.92	88
Commercial and similar letters of credit .....	0.03	0.02	78	0.03	0.02	76	0.04	0.02	82	0.06	0.02	82	0.06	0.02	81
Securities lent .....	0.07	0.10	85	0.10	0.23	82	0.09	0.18	82	0.36	0.40	83	0.97	0.62	85
Credit derivatives - notional amount (holding company as guarantor) .....	0.13	0.24	64	0.22	0.39	65	0.19	0.35	64	0.16	0.42	64	0.08	0.52	62
Credit derivatives - notional amount (holding company as beneficiary) .....	0.05	0.18	66	0.06	0.33	67	0.06	0.30	65	0.12	0.52	66	0.07	0.75	68
Credit derivative contracts w/ purchased credit protection-investment grade..	0.04	0.18	73	0.02	0.24	71	0.03	0.25	69	0.08	0.30	73	0.03	0.52	69
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	68
Derivative contracts .....	72.24	47.31	84	75.24	51.49	83	79.12	48.62	84	86.33	68.47	81	73.15	65.81	80
Interest rate contracts .....	59.53	35.15	87	65.97	36.10	85	68.49	34.36	86	76.52	47.31	83	65.99	43.84	83
Interest rate futures and forward contracts .....	1.85	4.39	73	2.22	8.89	65	2.11	6.21	67	1.88	10.67	72	1.31	11.40	69
Written options contracts (interest rate) .....	1.76	1.69	72	1.85	2.33	64	1.96	2.18	66	4.44	2.47	85	1.65	2.16	73
Purchased options contracts (interest rate) .....	3.41	1.29	84	8.35	1.45	90	6.87	1.46	89	5.65	2.65	81	5.89	2.32	85
Interest rate swaps .....	52.52	20.27	88	53.55	20.71	88	57.54	20.83	89	64.55	28.86	88	57.14	26.74	89
Foreign exchange contracts .....	3.94	6.12	84	3.43	5.79	83	3.73	6.01	83	4.51	10.12	83	4.96	10.92	85
Futures and forward foreign exchange contracts .....	3.26	3.76	87	2.56	3.70	85	2.87	3.47	85	3.32	5.23	84	3.70	5.22	84
Written options contracts (foreign exchange) .....	0.15	0.04	89	0.17	0.03	89	0.16	0.03	87	0.21	0.05	87	0.34	0.14	89
Purchased options contracts (foreign exchange) .....	0.15	0.04	88	0.17	0.04	89	0.16	0.04	87	0.21	0.08	87	0.34	0.13	89
Foreign exchange rate swaps .....	0.38	0.76	81	0.52	0.73	85	0.54	0.77	85	0.78	2.03	84	0.58	2.17	82
Equity, commodity, and other derivative contracts .....	8.77	0.91	92	5.83	1.80	90	6.91	1.86	90	5.30	3.32	85	2.20	4.08	80
Commodity and other futures and forward contracts .....	0.42	0.07	91	0.93	0.13	91	0.87	0.14	91	0.95	0.19	89	0.75	0.25	89
Written options contracts (commodity and other) .....	1.59	0.31	90	0.99	0.54	89	1.36	0.52	89	1.05	0.98	86	1.05	1.48	85
Purchased options contracts (commodity and other) .....	1.31	0.21	90	0.60	0.38	89	0.99	0.37	89	0.39	0.94	83	0.12	1.29	73
Commodity and other swaps .....	5.45	0.30	93	3.31	0.31	92	3.68	0.32	92	2.91	0.38	89	0.27	0.40	78
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							63.42	42.82	79	69.82	45.53	78	68.26	44.93	79

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	135,231,194	128,915,591	135,596,924	125,674,222	102,439,164
Interest rate contracts .....	111,441,629	113,042,158	117,373,848	111,388,621	92,414,046
Foreign exchange contracts.....	7,377,729	5,879,019	6,384,605	6,572,252	6,950,607
Equity, commodity, and other contracts .....	16,411,836	9,994,414	11,838,471	7,713,349	3,074,511
<b>Derivatives Position</b>					
Futures and forwards .....	10,340,918	9,787,581	10,038,338	8,943,380	8,061,325
Written options .....	6,553,459	5,168,634	5,967,684	8,295,957	4,271,576
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	6,553,459	5,168,634	5,967,684	8,295,957	4,271,576
Purchased options .....	9,099,190	15,645,262	13,743,740	9,088,004	8,884,867
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	9,099,190	15,645,262	13,743,740	9,088,004	8,884,867
Swaps .....	109,237,627	98,314,114	105,847,162	99,346,881	81,221,396
Held for trading.....	98,808,024	94,695,314	99,462,087	86,466,465	73,771,264
Interest rate contracts .....	75,018,459	78,821,881	81,239,011	72,180,864	63,868,179
Foreign exchange contracts.....	7,377,729	5,879,019	6,384,605	6,572,252	6,828,574
Equity, commodity, and other contracts .....	16,411,836	9,994,414	11,838,471	7,713,349	3,074,511
Non-traded.....	36,423,170	34,220,277	36,134,837	39,207,757	28,667,900
Interest rate contracts .....	36,423,170	34,220,277	36,134,837	39,207,757	28,545,867
Foreign exchange contracts.....	0	0	0	0	122,033
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	128,748,734	123,785,956	129,673,240	117,491,264	97,183,080
One year or less .....	28,135,799	34,248,844	40,550,303	29,176,629	23,003,017
Over 1 year to 5 years .....	64,682,125	56,513,435	53,994,458	55,804,979	50,133,712
Over 5 years .....	35,930,810	33,023,677	35,128,479	32,509,656	24,046,351
Gross negative fair value (absolute value) .....	2,163,670	831,959	817,398	522,865	731,754
Gross positive fair value.....	2,854,877	2,433,540	2,179,242	1,250,957	872,993
Held for trading.....	2,810,040	2,362,317	2,106,824	1,060,472	810,703
Non-traded.....	44,837	71,223	72,418	190,485	62,290
Current credit exposure on risk-based capital derivative contracts .....	2,529,642	2,063,236	1,785,038	1,013,579	562,390
Credit losses on derivative contracts .....	461	125	125	58	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	433	621	7	0
90+ days past due .....	0	1,263	152	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	82.41	94.10	18	87.69	94.62	21	86.56	94.10	21	88.63	93.44	25	90.21	92.91	29
Foreign exchange contracts .....	5.46	3.22	79	4.56	3.07	79	4.71	3.49	77	5.23	3.20	79	6.79	3.39	81
Equity, commodity, and other contracts .....	12.14	1.21	93	7.75	1.18	90	8.73	1.17	92	6.14	1.64	84	3	1.93	76
Futures and forwards .....	7.65	12.59	56	7.59	14.59	50	7.40	14.05	50	7.12	13.49	50	7.87	12.78	54
Written options .....	4.85	7.18	52	4.01	8.60	43	4.40	8.18	47	6.60	5.91	64	4.17	6.60	52
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	4.85	6.91	53	4.01	8.13	46	4.40	7.73	50	6.60	5.10	69	4.17	5.49	56
Purchased options .....	6.73	3.41	74	12.14	3.51	85	10.14	3.42	81	7.23	4.42	72	8.67	4.19	74
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	6.73	3.01	78	12.14	2.98	86	10.14	2.86	83	7.23	3.35	79	8.67	3.20	79
Swaps .....	80.78	71.71	51	76.26	67.37	52	78.06	68.76	51	79.05	69.75	47	79.29	70.34	49
Held for trading .....	73.07	40.70	64	73.46	43.02	65	73.35	43.53	60	68.80	44.16	57	72.01	46.31	56
Interest rate contracts .....	55.47	34.66	58	61.14	36.62	60	59.91	36.62	58	57.43	37.24	57	62.35	38.40	57
Foreign exchange contracts .....	5.46	1.55	86	4.56	1.45	86	4.71	1.60	85	5.23	1.60	87	6.67	1.85	86
Equity, commodity, and other contracts .....	12.14	0.61	96	7.75	0.68	93	8.73	0.68	94	6.14	0.83	88	3	1.14	82
Non-traded .....	26.93	59.30	35	26.54	56.98	34	26.65	56.47	39	31.20	55.84	42	27.99	53.69	43
Interest rate contracts .....	26.93	56.22	38	26.54	54.32	38	26.65	53.82	39	31.20	52.22	43	27.87	50.60	45
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0.12	0.57	70
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	95.21	91.91	41	96.02	90.28	54	95.63	91.48	48	93.49	93.86	33	94.87	94.47	38
One year or less .....	20.81	27.90	53	26.57	31.66	56	29.91	32.05	56	23.22	32.17	54	22.46	32.51	52
Over 1 year to 5 years .....	47.83	29.78	79	43.84	27.15	75	39.82	27.06	67	44.40	30.45	70	48.94	31.16	83
Over 5 years .....	26.57	29.19	49	25.62	28.15	50	25.91	29.56	48	25.87	28.09	54	23.47	28.71	48
Gross negative fair value (absolute value) .....	1.60	1.18	68	0.65	1.65	35	0.60	1.55	30	0.42	0.83	38	0.71	0.72	49
Gross positive fair value .....	2.11	1.59	74	1.89	2.48	43	1.61	2.23	37	1	1.19	45	0.85	0.85	52
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.14	0.05	88	0.06	0.07	66	0.05	0.07	67	0.04	0.06	71	0.05	0.06	82
Gross positive fair value (X) .....	0.19	0.06	90	0.17	0.10	82	0.15	0.09	82	0.09	0.07	83	0.06	0.06	84
Held for trading (X) .....	0.19	0.05	90	0.16	0.07	84	0.14	0.07	84	0.07	0.06	83	0.06	0.05	85
Non-traded (X) .....	0	0.01	38	0	0.02	39	0	0.02	43	0.01	0.01	75	0	0.01	64
Current credit exposure (X) .....	0.17	0.05	89	0.14	0.07	81	0.12	0.06	80	0.07	0.05	80	0.04	0.04	80
Credit losses on derivative contracts .....	0	0	91	0	0	88	0	0	85	0	0	90	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	96	0	0	97	0	0	95	0	0	47
90+ days past due .....	0	0	47	0.01	0	97	0	0	96	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.83	0.59	87	1.54	0.91	78	1.33	0.85	78	0.77	0.73	77	0.45	0.53	78

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	1,662,780	909,944	909,944	897,532	893,473
Gross losses .....	274,617	366,191	527,763	511,131	339,190
Write-downs, transfers to loans held-for-sale .....	20,258	5,637	7,003	15,484	8,490
Recoveries .....	108,223	57,455	83,639	79,094	95,396
Net losses .....	166,394	308,736	444,124	432,037	243,794
Provision for loan and lease losses .....	-377,477	933,649	965,606	441,227	240,154
Adjustments .....	-6,451	237,122	231,354	3,222	7,699
Ending balance .....	1,112,458	1,771,979	1,662,780	909,944	897,532
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	-0.28	-0.12	16	0.78	0.66	69	0.60	0.51	66	0.31	0.15	84	0.17	0.14
Provision for loan and lease losses / Average loans and leases .....	-0.49	-0.21	18	1.18	1.06	64	0.92	0.82	62	0.47	0.24	84	0.26	0.24
Provision for loan and lease losses / Net loan and lease losses .....	-226.86	-65.12	30	302.41	587.54	32	217.42	487.86	25	102.13	130.58	33	98.51	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.12	1.32	33	1.71	1.58	69	1.63	1.58	62	0.95	0.83	65	0.99	0.90
Allowance for loan and lease losses / Total loans and leases .....	1.10	1.30	33	1.68	1.55	69	1.61	1.55	62	0.94	0.81	63	0.98	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	5.01	17.40	13	4.30	11.29	26	3.74	11.58	18	2.11	8.03	17	3.68	7.54
Allowance for loan and lease losses / Nonaccrual assets .....	188.27	330.05	28	197.75	301.93	35	200.70	299.17	39	126.79	218.72	36	152.15	214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....	163.16	271.93	30	182.90	249.38	39	181.01	244.34	40	110.36	151.73	40	123.57	160.51
Gross loan and lease losses / Average loans and leases .....	0.36	0.20	81	0.46	0.35	71	0.50	0.34	77	0.54	0.28	85	0.37	0.30
Recoveries / Average loans and leases .....	0.14	0.08	81	0.07	0.07	63	0.08	0.07	67	0.08	0.08	61	0.10	0.09
Net losses / Average loans and leases .....	0.22	0.12	74	0.39	0.28	72	0.42	0.27	77	0.46	0.21	86	0.27	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0.02	0	96	0.01	0	93	0.01	0	90	0.02	0	92	0.01	0
Recoveries / Prior year-end losses .....	20.51	25.09	51	11.24	24.77	13	16.36	33.98	14	23.32	36.22	33	29.13	41.30
Earnings coverage of net loan and lease losses (X) .....	12.68	26.30	39	5.83	20.97	32	5.68	22.91	25	5.70	24.40	23	10.02	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0.12	0.02	87	0.08	0.04	79	0.06	0.04	71	0.07	0.01	90	0.08	0.02
Real estate loans secured by 1-4 family .....	0.02	-0.01	88	0.04	0.01	75	0.03	0.01	75	0.07	0.01	91	0.06	0.01
Revolving .....	0.12	-0.07	95	0.08	0.01	79	0.09	0.01	82	0.18	0.02	89	0.15	0.03
Closed-end .....	0	-0.01	71	0.01	0.01	69	0.01	0	60	0.01	0	61	-0.01	0.01
Commercial real estate loans .....	0.24	0.04	91	0.13	0.06	81	0.11	0.07	74	0.06	0.01	88	0.09	0.01
Construction and land development .....	0.02	0.01	85	-0.01	0	33	0.02	0	75	0.27	-0.01	97	-0.12	-0.03
1-4 family .....	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01
Other .....	0.02	0.01	86	-0.01	0	27	0.02	0	79	0.27	-0.01	98	-0.12	-0.02
Multifamily .....	0	0.01	52	-0.01	0	14	0	0	17	0	0	31	0	0
Nonfarm nonresidential .....	0.41	0.05	95	0.21	0.08	84	0.17	0.11	76	0.06	0.02	80	0.17	0.02
Owner-occupied .....	0.06	0.01	89	0.08	0.02	88	0.06	0.02	84	0.01	0.01	77	0.03	0.01
Other .....	0.34	0.04	93	0.13	0.05	80	0.11	0.08	72	0.05	0.01	86	0.14	0.01
Real estate loans secured by farmland .....	0	-0.01	55	0	0.04	46	0	0.02	46	0.01	0.01	80	-0.04	0
Commercial and industrial loans .....	0.31	0.19	71	0.61	0.46	71	0.68	0.47	74	0.38	0.37	62	0.29	0.31
Loans to individuals .....	1.08	0.72	74	0.72	1.25	42	0.63	1.13	42	0.93	1.17	51	1.18	1.16
Credit card loans .....	2.17	2.27	55	3.54	3.33	55	3.13	2.92	55	3.30	3.11	54	3.26	2.92
Agricultural loans .....	0.03	0.02	79	0.17	0.11	79	0.14	0.19	72	-0.47	0.08	5	1.20	0.15
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	-0.13	0.09	2	0.21	0.14	71	0.43	0.15	86	1.18	0.15	94	0.12	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	175,677		345,058		256,987		414,410		348,294						
90+ days past due loans and leases .....	93,457		76,181		93,398		116,038		136,426						
Nonaccrual loans and leases .....	588,351		892,629		825,235		708,484		589,913						
Total past due and nonaccrual loans and leases .....	857,485		1,313,868		1,175,620		1,238,932		1,074,633						
Restructured 30–89 days past due .....	2,844		4,579		5,379		6,521		3,974						
Restructured 90+ days past due .....	1,355		497		806		534		377						
Restructured nonaccrual .....	147,867		171,340		224,053		181,859		229,469						
Total restructured loans and leases .....	152,066		176,416		230,238		188,914		233,820						
30–89 days past due loans held for sale .....	0		220		213		60,011		0						
90+ days past due loans held for sale .....	0		0		0		3,977		0						
Nonaccrual loans held for sale .....	35,037		60,898		49,211		93,836		0						
Total past due and nonaccrual loans held for sale .....	35,037		61,118		49,424		157,824		0						
Restructured loans and leases in compliance .....	135,342		150,536		153,298		181,278		165,447						
Other real estate owned .....	24,635		114,331		109,394		45,167		44,171						
<b>Other Assets</b>															
30–89 days past due .....	22		36		36		251		417						
90+ days past due .....	0		0		0		0		1						
Nonaccrual .....	2,526		3,450		3,249		9,182		0						
Total other assets past due and nonaccrual .....	2,548		3,486		3,285		9,433		418						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.17	0.29	36	0.33	0.37	57	0.25	0.39	37	0.43	0.43	60	0.38	0.44	46
90+ days past due loans and leases .....	0.09	0.09	73	0.07	0.13	61	0.09	0.12	68	0.12	0.15	65	0.15	0.17	65
Nonaccrual loans and leases .....	0.58	0.54	61	0.85	0.66	72	0.80	0.66	67	0.73	0.51	75	0.64	0.54	68
90+ days past due and nonaccrual loans and leases .....	0.67	0.68	59	0.92	0.84	64	0.89	0.85	64	0.85	0.71	67	0.79	0.75	60
30–89 days past due restructured .....	0	0.01	57	0	0.01	60	0.01	0.01	55	0.01	0.01	54	0	0.02	46
90+ days past due restructured .....	0	0	73	0	0.01	64	0	0.01	65	0	0.01	67	0	0.01	59
Nonaccrual restructured .....	0.15	0.12	66	0.16	0.14	64	0.22	0.13	77	0.19	0.14	69	0.25	0.16	75
30–89 days past due loans held for sale .....	0	0	39	0	0	81	0	0	76	0.06	0	94	0	0	37
90+ days past due loans held for sale .....	0	0	42	0	0	40	0	0	41	0	0	91	0	0	43
Nonaccrual loans held for sale .....	0.03	0	90	0.06	0	93	0.05	0.01	89	0.10	0	96	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.17	0.29	36	0.33	0.37	57	0.25	0.40	37	0.43	0.43	60	0.38	0.44	46
90+ days past due assets .....	0.09	0.09	73	0.07	0.13	61	0.09	0.12	68	0.12	0.15	65	0.15	0.18	65
Nonaccrual assets .....	0.58	0.55	61	0.85	0.67	71	0.80	0.67	66	0.74	0.53	76	0.64	0.57	66
30+ days past due and nonaccrual assets .....	0.85	1	51	1.25	1.25	58	1.14	1.29	52	1.29	1.19	62	1.17	1.26	57
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.37	0.40	55	0.57	0.52	63	0.54	0.52	59	0.57	0.44	68	0.52	0.48	63
90+ days past due and nonaccrual assets + other real estate owned .....	0.38	0.42	53	0.63	0.55	67	0.60	0.55	63	0.60	0.48	67	0.55	0.52	57
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.40	0.48	45	0.68	0.61	61	0.64	0.60	58	0.65	0.53	64	0.57	0.60	50
Allowance for loan and lease losses .....	67.65	67.85	57	65.61	66.38	58	65.80	66.66	56	103.52	115.41	50	89.57	118.28	42
Equity capital + allowance for loan and lease losses .....	4.04	4.12	56	5.96	5.10	65	5.57	4.97	64	5.25	4.28	65	4.87	4.79	55
Tier 1 capital + allowance for loan and lease losses .....	4.64	4.89	54	7.13	6.26	61	6.60	6.05	62	6.23	5.65	63	5.50	6.16	47
Loans and leases + other real estate owned .....	0.74	0.82	51	1.10	0.98	64	1.06	0.97	62	0.97	0.85	61	0.87	0.96	47

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.14	0.25	40	0.34	0.35	55	0.24	0.39	38	0.22	0.38	32	0.38	0.42	52
	90+ days past due .....		0.06	0.12	63	0.10	0.17	69	0.09	0.16	69	0.06	0.16	55	0.13	0.22	65
	Nonaccrual.....		0.72	0.60	68	1.01	0.70	76	1.06	0.76	75	0.97	0.46	88	1.17	0.57	87
Commercial and industrial	30–89 days past due .....		0.16	0.24	50	0.27	0.24	66	0.09	0.23	28	0.39	0.31	70	0.20	0.30	41
	90+ days past due .....		0.11	0.02	91	0.05	0.03	79	0.06	0.03	75	0.04	0.05	65	0.10	0.05	79
	Nonaccrual.....		0.62	0.65	57	0.97	0.80	68	0.85	0.75	62	0.89	0.83	61	0.37	0.76	35
Individuals	30–89 days past due .....		0.39	0.60	43	0.42	0.74	35	0.59	0.83	37	0.85	0.83	50	1.16	0.84	69
	90+ days past due .....		0.28	0.08	84	0.13	0.11	73	0.19	0.14	72	0.36	0.17	80	0.55	0.16	84
	Nonaccrual.....		0.17	0.17	60	0.26	0.24	67	0.25	0.28	62	0.33	0.17	75	0.41	0.23	76
Depository institution loans	30–89 days past due .....		0	0.03	44	0.27	0.01	94	0	0	46	0	0	47	0	0	47
	90+ days past due .....		0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due .....		0	0.11	29	0.40	0.15	82	0	0.17	28	0.30	0.24	69	0.57	0.17	83
	90+ days past due .....		0	0	45	0	0	45	0	0	44	0.07	0	92	0	0	43
	Nonaccrual.....		0.15	0.51	63	0.66	0.72	69	0.78	0.49	78	0.19	0.67	55	0.21	0.75	54
Foreign governments	30–89 days past due .....			0			3.73			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0.20	0.11	74	0.41	0.14	82	0.48	0.18	81	0.70	0.20	88	0.42	0.17	80
	90+ days past due .....		0.06	0.01	90	0.03	0.01	85	0.08	0.01	93	0.28	0.01	95	0.09	0.01	93
	Nonaccrual.....		0.33	0.13	80	0.56	0.19	82	0.47	0.15	82	0.09	0.13	59	0.21	0.14	72

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.18	0.36	37	0.42	0.51	48	0.36	0.65	28	0.32	0.67	24	0.38	0.71	24
	90+ days past due .....	0.07	0.25	61	0.09	0.36	59	0.05	0.33	56	0.04	0.31	48	0.09	0.46	53
	Nonaccrual .....	1.01	0.76	73	1.26	0.91	75	1.33	0.89	76	1.27	0.73	84	1.84	0.86	88
Revolving	30–89 days past due .....	0.51	0.33	74	0.74	0.40	81	0.74	0.48	75	0.53	0.45	58	0.50	0.50	49
	90+ days past due .....	0.17	0.03	88	0.17	0.02	89	0.12	0.03	86	0.07	0.05	73	0.12	0.05	76
	Nonaccrual .....	2.35	1.05	85	1.89	1.28	79	2.04	1.13	81	1.65	1	78	2.07	1.17	82
Closed-end	30–89 days past due .....	0.10	0.36	29	0.28	0.52	38	0.21	0.65	20	0.21	0.70	14	0.28	0.75	20
	90+ days past due .....	0.05	0.27	57	0.05	0.41	56	0.03	0.38	50	0.02	0.35	42	0.06	0.53	50
Junior lien	30–89 days past due .....	0.69	0.71	56	0.99	0.89	67	1.05	0.87	68	1.05	0.70	80	1.66	0.84	84
	Nonaccrual .....	0.01	0.01	59	0.02	0.02	69	0.02	0.02	68	0.02	0.02	52	0.04	0.03	70
	90+ days past due .....	0	0	83	0	0	80	0	0	78	0	0	72	0.01	0	75
	Nonaccrual .....	0.04	0.04	57	0.05	0.05	55	0.05	0.04	64	0.06	0.04	66	0.10	0.06	72
Commercial real estate	30–89 days past due .....	0.08	0.16	45	0.24	0.21	64	0.09	0.26	38	0.10	0.18	39	0.38	0.17	84
	90+ days past due .....	0.03	0.01	81	0.12	0.02	90	0.14	0.02	93	0.09	0.03	79	0.18	0.03	92
	Nonaccrual .....	0.33	0.48	48	0.73	0.53	64	0.73	0.62	63	0.64	0.23	89	0.52	0.28	79
Construction and development	30–89 days past due .....	0.04	0.15	49	0.12	0.24	55	0	0.28	23	0.17	0.28	56	0.79	0.21	91
	90+ days past due .....	0.03	0.01	89	0.06	0.01	90	0.06	0.01	92	0.04	0.02	83	0.20	0.02	95
	Nonaccrual .....	0	0.31	14	0.03	0.32	29	0	0.41	11	0.12	0.20	59	0.11	0.19	55
1–4 family	30–89 days past due .....	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due .....	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
Other	Nonaccrual .....	0	0.02	31	0.03	0.03	70	0	0.03	27	0.12	0.02	91	0.11	0.02	90
	30–89 days past due .....	0.04	0.10	63	0.12	0.17	64	0	0.22	27	0.17	0.20	69	0.79	0.13	93
	90+ days past due .....	0.03	0	92	0.06	0	93	0.06	0	95	0.04	0.01	88	0.20	0.02	96
	Nonaccrual .....	0	0.25	15	0	0.26	12	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due .....	0.17	0.09	76	0.14	0.09	77	0.15	0.09	74	0.02	0.08	47	0.31	0.10	84
	90+ days past due .....	0.01	0	93	0.20	0	97	0.22	0	98	0.02	0	90	0.05	0.01	88
	Nonaccrual .....	0.03	0.13	55	0.09	0.09	63	0.16	0.11	75	0.18	0.05	85	0.06	0.08	64
Nonfarm non-residential	30–89 days past due .....	0.05	0.12	42	0.31	0.21	70	0.09	0.23	39	0.13	0.14	51	0.34	0.17	85
	90+ days past due .....	0.04	0.01	83	0.09	0.02	88	0.13	0.02	90	0.12	0.03	85	0.23	0.03	92
	Nonaccrual .....	0.56	0.58	58	1.15	0.68	80	1.14	0.80	70	0.93	0.28	94	0.80	0.30	90
Owner Occupied	30–89 days past due .....	0.05	0.04	65	0.18	0.07	82	0.08	0.07	60	0.13	0.07	77	0.14	0.09	68
	90+ days past due .....	0.03	0	93	0.03	0	93	0.09	0	96	0.03	0.01	79	0.14	0.01	93
Other	Nonaccrual .....	0.18	0.20	50	0.25	0.26	49	0.26	0.27	49	0.16	0.16	57	0.16	0.17	57
	30–89 days past due .....	0.01	0.07	33	0.13	0.13	65	0.01	0.14	32	0	0.07	20	0.20	0.07	85
	90+ days past due .....	0.01	0.01	78	0.06	0.01	86	0.04	0.01	87	0.09	0.01	93	0.09	0.01	93
	Nonaccrual .....	0.38	0.31	65	0.90	0.36	84	0.88	0.44	78	0.76	0.10	98	0.64	0.13	96
Farmland	30–89 days past due .....	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0.23	0.25	65
	90+ days past due .....	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0	1.06	21	0	1.49	17	0	1.13	19	0.93	0.84	64	0	1.23	19
Credit card	30–89 days past due .....	0.64	0.79	35	0.62	0.92	31	0.81	0.95	33	0.99	1.19	28	0.98	1.22	29
	90+ days past due .....	0.54	0.40	59	0.61	0.55	54	0.70	0.63	50	1.09	0.78	63	1.05	0.73	61
	Nonaccrual .....	0.29	0.08	87	0.25	0.06	89	0.18	0.05	86	0.20	0.11	79	0.18	0.09	80

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,566,686	2,624,216		2,636,653		2,686,699		3,436,232							
Retained earnings .....	14,367,142	12,779,856		13,125,354		12,468,977		11,556,090							
Accumulated other comprehensive income (AOCI) .....	-45,372	866,886		737,989		26,262		-818,328							
Common equity tier 1 minority interest .....	0	0		0		0		0							
Common equity tier 1 capital before adjustments/deductions .....	15,888,456	16,270,958		16,499,996		15,181,938		14,173,994							
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	2,698,098	2,732,499		2,710,643		2,799,469		2,713,809							
Accumulated other comprehensive income-related adjustments .....	-45,372	866,887		737,989		26,262		-831,178							
Other deductions from common equity tier 1 capital .....	0	0		0		0		0							
Subtotal: .....	13,235,730	12,671,572		13,051,364		12,356,207		12,291,363							
Adjustments and deductions for common equity tier 1 capital .....	0	0		0		0		0							
Common equity tier 1 capital .....	13,235,730	12,671,572		13,051,364		12,356,207		12,291,363							
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	1,855,994	1,855,994		1,855,994		1,855,994		1,420,800							
Non-qualifying capital instruments .....	0	0		0		0		0							
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0		0		0		0							
Additional tier 1 capital before deductions .....	1,855,994	1,855,994		1,855,994		1,855,994		1,420,800							
Less: Additional tier 1 capital deductions .....	0	0		0		0		0							
Additional tier 1 capital .....	1,855,994	1,855,994		1,855,994		1,855,994		1,420,800							
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	1,539,309	1,719,766		1,657,202		1,545,643		1,279,086							
Non-qualifying capital instruments .....	0	0		0		0		0							
Total capital minority interest not included in tier 1 capital .....	0	0		0		0		0							
Allowance for loan and lease losses in tier 2 capital .....	957,837	1,502,078		1,411,544		978,432		961,895							
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	2,497,146	3,221,844		3,068,746		2,524,075		2,240,981							
Exited advanced approach tier 2 capital before deductions .....	0	0		0		0		0							
Less: Tier 2 capital deductions .....	2,497,146	3,221,844		3,068,746		2,524,075		2,240,981							
Tier 2 capital .....	2,497,146	3,221,844		3,068,746		2,524,075		2,240,981							
Exited advanced approach tier 2 capital .....															
Total capital .....	17,588,870	17,749,410		17,976,104		16,736,276		15,953,144							
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	181,888,386	169,026,257		169,174,784		146,395,946		141,075,252							
Less: Deductions from common equity tier 1 capital .....	2,698,098	2,732,499		2,710,643		2,799,469		2,713,809							
Less: Other deductions .....	-300,449	-307,627		-306,773		-313,597		-327,955							
Total assets for leverage ratio .....	179,490,737	166,601,385		166,770,914		143,910,074		138,689,398							
Total risk-weighted assets .....	138,407,403	133,821,243		134,197,352		130,865,153		123,788,201							
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	9.56	12.59	6	9.47	12.26	8	9.73	12.35	9	9.44	12.11	9	9.93	12.09	14
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	10.90	13.31	9	10.86	12.97	17	11.11	13.08	20	10.86	12.78	20	11.08	12.85	23
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	12.71	15.21	9	13.26	15.12	19	13.40	15.23	20	12.79	14.36	25	12.89	14.45	26
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	8.41	9.07	31	8.72	9.05	46	8.94	9.13	45	9.88	9.76	60	9.89	9.71	59
Supplementary leverage ratio, advanced approaches HCs .....		6.90			8.70			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		944			952			979		973		986		-0.84		-13.95	
Total property and casualty assets .....		0			0			0		0		0					
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		944			952			979		973		986		-0.84		-13.95	
Reinsurance recoverables (L/H) .....		0			0			0		0		0					
Separate account assets (L/H) .....																	
Total insurance underwriting equity .....		942			950			946		943		941		-0.84		-8.54	
Total property and casualty equity .....		0			0			0		0		0					
Total life and health equity .....		942			950			946		943		941		-0.84		-8.54	
Total insurance underwriting net income .....		-4			6			3		3		-41					
Total property and casualty .....		0			0			0		0		0					
Total life and health .....		-4			6			3		3		-41					
Claims and claims adjusted expense reserves (P/C) .....		0			0			0		0		0					
Unearned premiums (P/C) .....		0			0			0		0		0					
Policyholder benefit and contractholder funds (L/H) .....		2			3			33		30		46		-33.33		-97.06	
Separate account liabilities (L/H) .....		0			0			0		0		0					
Insurance activities revenue .....		7,918			7,647			10,069		9,082		30,949		3.54		-47.87	
Other insurance activities income .....		7,918			7,647			10,069		9,082		30,949		3.54		-47.87	
Insurance and reinsurance underwriting income .....		0			0			0		0		0					
Premiums .....		0			0			0		0		0					
Credit related insurance underwriting .....		0			0			0		0		0					
Other insurance underwriting .....		0			0			0		0		0					
Insurance benefits, losses, expenses .....		9			-5			0		13		49					-99.95
Net assets of insurance underwriting subsidiaries .....		0			0			0		0		0					
Life insurance assets .....		4,311,782			4,273,588			4,285,630		4,232,660		4,170,996		0.89		6.85	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	81	0	0	79	0	0	79	0	0.01	75	0	0.01	73			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	0	53.46	18	0	54.17	16	0	53.67	17	0	51.47	18	0	56.12	15			
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	100	46.54	82	100	45.83	83	100	46.33	82	100	48.53	81	100	43.88	84			
Separate account assets (L/H) / Total life assets .....	0	13.15	42	0	11.09	43	0	11.24	43	0	7.26	42	0	8.53	44			
Insurance activities revenue / Adjusted operating income .....	0.15	0.38	61	0.16	0.41	62	0.15	0.41	62	0.14	0.47	57	0.48	0.47	74			
Premium income / Insurance activities revenue .....	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....		31.14			40.11			38.23			34.91				44.54			
Other premium income / Total premium income .....		68.86			59.89			61.77			65.09				55.46			
Insurance underwriting net income / Consolidated net income .....	0	0.02	3	0	0.03	83	0	0.03	83	0	0.08	76	0	0.08	6			
Insurance net income (P/C) / Equity (P/C) .....		28.21			10.18			15.59			19.86				15.64			
Insurance net income (L/H) / Equity (L/H) .....	-0.57	5.51	16	0.84	5.32	38	0.32	3.62	15	0.32	5.13	16	-4.36	1.99	22			
Insurance benefits, losses, expenses / Insurance premiums .....		-364.02			654.61			447.82			233.61				160.49			
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0.07			0.15				0.17			
Reinsurance recovery (L/H) / Total assets (L/H) .....	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47			
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	26.61	11.72	99	26.22	11.07	99	25.86	11.03	98	27.99	11.51	98	28.55	10.22	99			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		789,649			697,765			748,681			664,685				558,838			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0.42	0.44	88	0.41	0.75	86	0.44	0.75	85	0.46	1.39	80	0.40	1.79	80			

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	1,444,743	1,454,320	1,499,365	1,374,149	1,434,249
Real estate loans.....	108,865	97,849	37,661	146,438	123,897
Commercial and industrial loans .....	1,245,117	1,263,414	1,385,400	1,091,774	1,032,813
Loans to depository institutions and other banks acceptances .....	27,973	32,040	14,874	75,689	141,453
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	3,073
Lease financing receivables.....	62,788	61,017	61,430	60,248	133,013
Debt securities .....	15,000	15,000	15,000	15,000	11,500
Interest-bearing bank balances .....	2,566	5,769	1,589	16,144	32,923
Total selected foreign assets .....	1,462,309	1,475,089	1,515,954	1,405,293	1,478,672
Total foreign deposits .....	3	12	0	107	483
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	3	12	0	107	483

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.63	34	0	0.88	64	0	0.87	62	0.07	1.25	63	0.08	1.17	61
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans .....		0.86			0.43			0.64		0.25	0.29	70	1.93	1.53	76
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	-0.66	-0.16	56	-2.73	-0.58	54	9.11	-2.40	75	-4.19	22.48	43	5.31	7.24	47
Total selected assets.....	-0.87	3.36	50	-3.34	2.65	42	7.87	2.04	62	-4.96	12.40	42	-4.41	3.24	34
Deposits .....	-75	10.74	3	-98.97	-1.43	6	-100	3.46	3	-77.85	10.36	3	-14.66	5	25

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,175,193	1,457,382	1,369,320	1,113,944	891,478	-19.36	-1.32
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		1,175,193	1,457,382	1,369,320	1,113,944	891,478	-19.36	-1.32
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0.63	0.85	0.80	0.77	0.77	0.64	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0.63	0.85	0.80	0.77	0.77	0.64	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans.....		18.37	12.03	13.03	11.28	11.28	10.15	
Home equity lines .....		4.32	5.25	5.01	6.52	6.52	7.88	
Credit card receivables.....		0.91	0.91	0.94	1.15	1.15	1.23	
Auto loans and other consumer loans.....		5.49	9.12	9.41	8.70	8.70	6.32	
Commercial and industrial loans .....		37.34	41.51	40.50	38.67	38.67	38.58	
All other loans and leases.....		33.57	31.18	31.10	33.68	33.68	35.84	

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....	0	0	0	0	0	
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	
Seller's interest carried as securities and loans .....	0	0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	41.56	38.97	38.98	34.21	29.77	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
<b>30–89 Days Past Due Securitized Assets</b>						5-Year
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	8,956	11,257	13,013	17,616	21,229	-20.44
Total 30–89 days past due securitized assets.....	8,956	11,257	13,013	17,616	21,229	-20.44
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	7,091	4,659	7,556	13,783	15,667	-61.79
Total 90+ days past due securitized assets .....	7,091	4,659	7,556	13,783	15,667	52.20
Total past due securitized assets.....	16,047	15,916	20,569	31,399	36,896	0.82
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	1,191	1,862	1,857	5,315	6,246	-36.04
Total net losses on securitized assets.....	1,191	1,862	1,857	5,315	6,246	-36.04

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0.76	0.77	0.95	1.58	2.38
Total 30–89 days past due securitized assets .....	0.76	0.77	0.95	1.58	2.38
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0.60	0.32	0.55	1.24	1.76
Total 90+ days past due securitized assets .....	0.60	0.32	0.55	1.24	1.76
Total past due securitized assets percent of securitized assets .....	1.37	1.09	1.50	2.82	4.14
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0.14	0.17	0.14	0.48	0.70
Total net losses on securitized assets .....	0.14	0.17	0.14	0.48	0.70
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.10	0.28	0.21	0.21	0.28
Home equity lines .....	0.51	0.74	0.74	0.53	0.50
Credit card receivables .....	0.64	0.62	0.81	0.99	0.98
Commercial and industrial loans .....	0.16	0.27	0.09	0.39	0.20
All other loans and leases .....	0.19	0.36	0.37	0.52	0.57
Total managed loans past due 30–89 days .....	0.18	0.33	0.26	0.44	0.40
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.05	0.05	0.03	0.02	0.06
Home equity lines .....	0.17	0.17	0.12	0.07	0.12
Credit card receivables .....	0.54	0.61	0.70	1.09	1.05
Commercial and industrial loans .....	0.11	0.05	0.06	0.04	0.10
All other loans and leases .....	0.09	0.08	0.13	0.23	0.23
Total managed loans past due 90+ days .....	0.10	0.08	0.10	0.13	0.16
<b>Total Past Due Managed Assets .....</b>	<b>0.28</b>	<b>0.41</b>	<b>0.35</b>	<b>0.57</b>	<b>0.56</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0.01	0.01	0.01	-0.01
Home equity lines .....	0.12	0.08	0.09	0.18	0.15
Credit card receivables .....	2.17	3.54	3.13	3.30	3.26
Commercial and industrial loans .....	0.31	0.61	0.68	0.38	0.29
All other loans and leases .....	0.19	0.24	0.29	0.59	0.26
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.22</b>	<b>0.39</b>	<b>0.43</b>	<b>0.45</b>	<b>0.27</b>

## Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		1,675,570	977,927	1,253,147	1,211,052	1,679,368	71.34	233.11
Dividends .....		1,675,000	975,000	1,250,000	1,204,000	1,675,000	71.79	235.00
Interest .....		570	2,927	3,147	7,052	4,368	-80.53	-81.06
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		50,439	463	644	71,133	6,759	10793.95	-7.29
Dividends .....		50,000	0	0	70,000	0	0.00	
Interest .....		439	463	644	1,133	6,759	-5.18	-90.04
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		1,726,009	978,390	1,253,791	1,282,185	1,686,127	76.41	209.64
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		5,138	5,355	7,519	7,241	11,096	-4.05	-39.25
Total operating income .....		1,731,147	983,745	1,261,310	1,289,426	1,697,223	75.98	205.92
<b>Operating Expenses</b>								
Personnel expenses .....		16,165	7,130	15,418	30,866	18,449	126.72	-29.42
Interest expense .....		50,389	90,446	112,757	150,773	136,469	-44.29	0.26
Other expenses .....		65,384	58,561	66,213	78,086	71,037	11.65	11.74
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		131,938	156,137	194,388	259,725	225,955	-15.50	0.20
Income (loss) before taxes .....		1,605,536	827,863	1,068,106	1,033,567	1,471,181	93.94	269.77
Applicable income taxes (credit) .....		-47,754	-14,258	-38,128	-57,218	-54,659		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		1,653,290	842,121	1,106,234	1,090,785	1,525,840	96.32	248.66
Equity in undistributed income of subsidiaries .....		342,860	-81,187	237,744	626,112	339,543		291.73
Bank subsidiaries .....		313,079	-97,385	172,005	694,433	371,558		157.74
Nonbank subsidiaries .....		29,781	16,198	65,739	-68,321	-32,015	83.86	
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		1,996,150	760,934	1,343,978	1,716,897	1,865,383	162.33	255.37
<b>Memoranda</b>								
Bank net income .....		1,988,079	877,615	1,422,005	1,898,433	2,046,558	126.53	219.90
Nonbank net income .....		79,781	16,198	65,739	1,679	-32,015	392.54	396.89
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		17,252,385	79.61	17,564,232	76.26	17,715,155	76.14	17,021,769	15,605,161	-1.78	15.02
Common and preferred stock .....		17,194,545	79.34	17,511,424	76.03	17,645,350	75.84	16,969,468	15,554,378	-1.81	16.58
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		50,000	0.23	50,000	0.22	50,000	0.21	50,000	50,000	0.00	-80.00
Other receivables .....		7,840	0.04	2,808	0.01	19,805	0.09	2,301	783	179.20	60207.69
Investment in nonbank subsidiaries .....		1,146,605	5.29	1,038,784	4.51	1,082,581	4.65	1,005,451	1,031,030	10.38	29.58
Common and preferred stock .....		953,315	4.40	855,979	3.72	899,647	3.87	822,501	832,809	11.37	40.40
Excess cost over fair value .....		166,778	0.77	166,778	0.72	166,778	0.72	166,778	166,778	0.00	0.00
Loans, advances, notes, and bonds .....		16,000	0.07	16,000	0.07	16,000	0.07	16,000	31,000	0.00	-53.83
Other receivables .....		10,512	0.05	27	0	156	0	172	443	38833.33	136.92
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Common and preferred stock .....		0	0	0	0	0	0	0	0		
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0		
Securities .....		21,695	0.10	11,524	0.05	11,524	0.05	10,376	10,375	88.26	114.82
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		2,561,256	11.82	3,791,648	16.46	3,798,690	16.33	3,813,105	3,240,817	-32.45	-13.24
Cash and due from unrelated depository institution .....		24,181	0.11	20,514	0.09	20,509	0.09	20,289	18,763	17.88	-62.51
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0		-100.00
Intangible assets .....		0	0	0	0	0	0	0	0		
Other assets .....		664,909	3.07	605,588	2.63	639,144	2.75	603,119	566,903	9.80	-13.17
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		21,671,031	100.00	23,032,290	100.00	23,267,603	100.00	22,474,109	20,473,049	-5.91	10.14
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	1,010,321	4.39	1,003,299	4.31	998,164	0	-100.00	
Borrowings with maturity over 1 year .....		2,849,842	13.15	2,993,335	13	2,959,073	12.72	3,112,257	3,592,346	-4.79	-11.06
Subordinated notes and debentures .....		296,620	1.37	314,233	1.36	311,260	1.34	324,212	336,064	-5.61	-17.94
Other liabilities .....		527,227	2.43	485,764	2.11	512,841	2.20	516,643	478,162	8.54	-8.97
Balance due to subsidiaries and related institutions .....		487,347	2.25	506,445	2.20	499,723	2.15	484,901	471,683	-3.77	-9.02
Total liabilities .....		4,161,036	19.20	5,310,098	23.06	5,286,196	22.72	5,436,177	4,878,255	-21.64	-11.10
Equity Capital .....		17,509,995	80.80	17,722,192	76.94	17,981,407	77.28	17,037,932	15,594,794	-1.20	16.76
Perpetual preferred stock (income surplus) .....		1,855,994	8.56	1,855,994	8.06	1,855,994	7.98	1,855,994	1,420,800	0.00	61.34
Common stock .....		1,256,702	5.80	1,256,702	5.46	1,256,702	5.40	1,256,702	1,256,702	0.00	0.00
Common surplus .....		6,186,327	28.55	6,307,373	27.38	6,325,588	27.19	6,338,803	6,360,221	-1.92	-2.94
Retained earnings .....		14,132,687	65.21	12,375,096	53.73	12,750,771	54.80	12,468,977	11,556,090	14.20	52.61
Accumulated other comprehensive income .....		-45,372	-0.21	866,886	3.76	737,989	3.17	26,262	-818,328		
Other equity capital components .....		-5,876,343	-27.12	-4,939,859	-21.45	-4,945,637	-21.26	-4,908,806	-4,180,691		
Total liabilities and equity capital .....		21,671,031	100.00	23,032,290	100.00	23,267,603	100.00	22,474,109	20,473,049	-5.91	10.14
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		485,970	2.24	504,139	2.19	499,723	2.15	483,248	471,399	-3.60	-9.28
Notes payable to subsidiaries that issued TPS .....		485,970	2.24	504,139	2.19	499,723	2.15	483,248	471,399	-3.60	-9.28
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		296,620	1.37	0	0	311,260	1.34	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	15.08	12.52	72	5.78	6.29	39	7.62	7.29	52	10.32	9.68	63	12.33	10.40	73
Bank net income / Average equity investment in banks .....	15.22	12.35	76	6.75	6.43	45	8.18	7.45	56	11.62	10.51	66	13.45	11.19	76
Nonbank net income / Average equity investment in nonbanks .....	9.67	13.18	50	2.16	8.01	37	6.48	9.75	50	0.17	7.89	22	-3.13	7.10	7
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income .....	99.60	96.45	33	115.33	87.60	89	105.81	88.16	65	110.57	82.22	86	109.71	82.56	86
Nonbank net income / Parent net income .....		4	3.22	75	2.13	4.43	66	4.89	3.59	77	0.10	5.93	30		3.78
Subsidiary holding companies' net income / Parent net income .....			66.57			81.94			68.34			74			72.48
<b>Leverage</b>															
Total liabilities / Equity capital .....	23.76	16.51	77	29.96	20.37	77	29.40	20.06	77	31.91	20.43	75	31.28	20.88	73
Total debt / Equity capital .....	17.97	11.37	77	24.36	14.74	79	23.77	14.41	79	26.03	14.31	76	25.19	14.69	76
Total debt + notes payable to subs that issued TPS / Equity capital .....	20.74	13.41	78	27.21	17.04	78	26.55	16.67	77	28.86	16.36	76	28.21	17.10	76
Total debt + Loans guaranteed for affiliate / Equity capital .....	17.97	11.46	77	24.36	15.02	79	23.77	14.68	79	26.03	14.56	76	25.19	15.14	76
Total debt / Equity capital – excess over fair value .....	18.14	11.47	77	24.60	14.86	78	23.99	14.52	78	26.29	14.51	76	25.46	14.81	76
Long-term debt / Equity capital .....	17.97	10.65	78	18.66	13.73	73	18.19	13.56	75	20.17	13.04	74	25.19	13.37	76
Short-term debt / Equity capital .....	0	0.55	39	5.70	0.92	87	5.58	0.77	89	5.86	1.02	87	0	1.14	37
Current portion of long-term debt / Equity capital .....	1.69	0.10	93	0	0.05	41	1.73	0.06	94	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0.95	0.08	93	0.94	0.08	93	0.93	0.08	93	0.98	0.12	92	1.07	0.12	92
Long-term debt / Consolidated long-term debt .....	31.32	40.69	37	29.65	32.61	47	28.60	34.67	41	32.92	28.44	57	34.24	28.63	59
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	104.60	103.15	62	104.58	103.27	62	104.06	102.81	60	105.40	103.22	65	106.15	103.10	68
Total investment in subs / Equity capital .....	105.08	108.29	54	104.97	110.46	51	104.54	110.16	48	105.81	111.07	53	106.68	112.48	57
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.30	0.27	58	0.80	0.69	63	0.54	0.47	57	0.54	0.36	63	0.51	0.35	62
Equity investment in subs – equity cap / Net income-div (X) .....	0.44	0.85	40	4.37	2.31	81	1.42	1.82	53	1.01	1.22	48	0.79	1.22	44
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	238.40	152.56	81	128.31	128.63	57	126.97	136.59	51	126.60	177.68	34	198.79	162.34	70
Cash from ops + noncash items + op expense / Op expense + dividend .....	225.88	155.61	75	142.98	142.45	63	135.06	147.24	53	150.90	190.27	39	215.12	174.91	71
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	29.22	94.59	15	98.81	140.42	32	99.30	134.08	31	142.08	116.34	72	160.13	103.19	87
Pretax operating income + interest expense / Interest expense .....	3,286.28	1,645.53	83	1,015.31	1,826.91	53	1,047.26	2,016.32	51	785.51	1,968.54	34	1,178.03	2,898.75	55
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	2,761.79	1,896.20	78	883.20	1,413.95	54	911.75	1,539.23	54	698.24	1,632.83	32	1,037.54	1,369.37	52
Dividends + interest from subsidiaries / Interest expense + dividends .....	259.70	174.48	76	137.39	144.62	57	133.13	150.43	50	134.29	210.80	30	212.95	188.90	64
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....	5.31	40.79	10	9.55	26.65	39	3.22	35.64	12	17.74	57.11	36	28.31	33.93	57
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	13.34	3.29	90	13.89	3.69	88	13.59	3.85	87	13.74	2.64	92	17.98	2.61	96
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.60			0.12			0.10			0.04			0.24	
Nonaccrual .....		1.04			0.80			1.03			0.54			6.54	
Total .....		1.64			0.92			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	1	1.76	79	1.05	2.95	76	1.06	2.66	77	1.16	5.62	72	1.09	5.50	70
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	81	0	0.07	76	0	0.08	76	0	0.19	72	0	0.21	36

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	37.15	69.90	29	73.82	84.44	48	74.94	81.10	54	73.71	57.84	70	42.95	57.26	37
Dividends declared / Net income .....	30.77	27.22	57	81.70	49.77	84	61.69	42.29	78	46.83	33.08	78	35.13	27.33	68
Net income – dividends / Average equity.....	10.44	9.25	69	1.06	3.19	25	2.92	4.14	34	5.49	6.46	37	8	7.33	57
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	272.70	160.45	78	156.83	130.19	66	150.77	132.17	60	149.75	178.13	44	255.60	157.73	76
Dividends from nonbank subsidiaries .....	8.14	6.19	78	0	3.74	26	0	3.41	23	8.71	7.53	78	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	280.84	213.42	71	156.83	167.02	60	150.77	174.85	52	158.46	260.40	33	255.60	215.26	71
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	84.25	43.30	87	111.10	61.85	79	87.90	60.28	76	63.42	66.55	45	81.84	60.71	74
Interest income from bank subsidiaries.....	0.03	0.11	66	0.33	0.48	67	0.22	0.36	66	0.37	0.54	68	0.21	0.52	64
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	84.28	48.70	85	111.43	71.13	75	88.13	62.88	72	63.79	69.36	40	82.06	63.43	66
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	62.67	66.90	48	0	52.29	17	0	56.39	15	4,169.15	82.95	98		51.40	
Interest income from nonbank subsidiaries.....	0.55	2.38	69	2.86	4.57	71	0.98	7.38	67	67.48	20.25	80		18.56	
Management and service fees from nonbank subsidiaries .....	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38		2.96	
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43		0.15	
Operating income from nonbank subsidiaries .....	63.22	94.31	44	2.86	70.62	24	0.98	79.84	19	4,236.63	150.41	98		99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	96.76	72.55	58	99.11	68	73	99.10	69.76	74	93.37	67.32	51	98.69	65.18	72
Interest income from bank subsidiaries.....	0.03	0.27	58	0.30	1.03	68	0.25	0.63	67	0.55	0.80	68	0.26	0.92	66
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	96.79	82.68	46	99.41	80.80	63	99.35	82.20	67	93.92	78.80	36	98.95	74.20	58
Dividends from nonbank subsidiaries .....	2.89	3.56	71	0	2.36	25	0	1.95	23	5.43	2.65	83	0	2.57	23
Interest income from nonbank subsidiaries.....	0.03	0.20	78	0.05	0.90	74	0.05	0.73	74	0.09	1.19	67	0.40	2.32	74
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	2.91	5.69	63	0.05	5.80	42	0.05	4.70	39	5.52	7.29	76	0.40	7.64	50
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			49.90	216.76	47	49.81	135.13	45	48.41	83.37	57		87.87
Loans and advances from subsidiaries / Total debt .....	15.44	28.03	50	11.68	27.05	47	11.69	27.08	47	10.90	28.33	47	12	26.53	48